









# REPORT

ON

## FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS 1958-59

### BHOPAL

LABOUR BUREAU  
MINISTRY OF LABOUR AND EMPLOYMENT  
GOVERNMENT OF INDIA



## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Bhopal centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri J. N. Sharma, Research Officer, assisted by Shri N. K. Sharma, Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the

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various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

K. C. SEAL  
*Director*

LABOUR BUREAU,  
KENNEDY HOUSE, SIMLA-4,  
*Dated the 24th July, 1964.*

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# **PART I (FAMILY BUDGET)**

## **CHAPTER 1**

### **SCOPE AND METHOD OF THE SURVEY**

#### **1.1 *Family living study***

Family living studies aim at the collection and analysis of data on consumption patterns and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force sample surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide materials for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954\*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;

- (v) Employment situation;
- (vi) Aggregate consumption and savings,
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter-alia*, in Bhopal, an attempt was made to cover many of the components given above. At the same time the object of deriving weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

## 1.2 Description of the survey

The last family budget survey in Bhopal was conducted during 1950-52\*. The present survey in Bhopal was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Bhopal centre presented in this Report.

### 1.21 Organisation of the survey

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

\* Report on an Enquiry into the Family Budgets of Workers in Bhopal City, Labour Bureau, 1954.

† The list of 50 centres is given in Appendix I.

### 1.22 Definition of a working class family

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Bhopal, which was a factory-centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "non-manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) back-ground were treated as 'manual' work.

### 1.23 Design of survey

Two types of sampling methods, viz., tenement sampling and pay-roll sampling, were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical.

On the basis of a preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Bhopal centre and the list of 34 registered factories for the year ending 1957 was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator, and the required precision of weights to be derived from schedule 'A' for consumer price index numbers. The sample size for Bhopal was 240 families to be canvassed for Schedule 'A' and 60 families for Schedule 'B'. The number of schedules finally collected and tabulated was 243 for Schedule 'A' and 60 for Schedule 'B'. Since there was a difference between the actual total number of workers and the expected number used for calculating the interval, the interval and random start for systematic selection being already fixed, this resulted in the difference in the number of families surveyed and originally planned for Schedule 'A'. The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants.

The whole sample was staggered over a period of 12 months, evenly so as to eliminate the seasonal effects on the consumption pattern.

The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected.

To effect stratification, the registered factories included in the frame were distributed in two strata. Stratum I consisted of one big factory—The New Bhopal Textiles Ltd.—and this was surveyed every month. The rest of the factories, which constituted stratum II were grouped to form clusters in such a way that the factories within a cluster belonged to varying sizes. The clusters were then arranged in decreasing order of number of workers and 2 independent sub-samples of 6 clusters each were selected systematically with probability proportional to the number of workers in the cluster. These sub-samples were allotted at random to two six-monthly periods each consisting of six alternate months. As the work-load at this centre required only one Investigator, independence at the investigation stage was secured by pairing this centre with a nearby centre and interchanging the investigators of the two centres in a suitable manner. The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

#### *1.24 Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Bhopal centre was September, 1958 to November, 1959.

### 1.25 *Method of survey*

The "Interview Method" was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaire or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

### 1.26 *Collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. It took three to four hours to complete schedule 'A' (relating to income and expenditure). The detailed itemised breakdown of consumption and expenditure in many of the blocks, e.g., Clothing, Medical Care, Personal Care, Education and Reading, Recreation and Amusements, Transport and Communication, Subscription, Personal Effects, Taxes and Interest was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## ECONOMIC BACKGROUND OF THE CENTRE

2.1 *Introductory*

Bhopal is the capital of Madhya Pradesh. It is one of the important industrial centres of the State. The city is situated on an undulating sand stone ridge 1,652 feet above sea level at latitude 23° 16' North and longitude 77° 25' East and occupies an area of about 18 square kilometres.

2.2 *Population*

With a population of 2.23 lakhs, Bhopal is the fourth largest city in the State of Madhya Pradesh. The population of Bhopal has registered a rapid increase during the four decades ending 1961. The following table shows the growth of population in Bhopal from 1901 onwards:

TABLE 2.1

Year	Population						Decennial percentage variation	
1901*	..	..	..	..	..	..	77,023	..
1911 ..	..	..	..	..	..	..	56,204	—27.03
1921 ..	..	..	..	..	..	..	45,094	19.77
1931 ..	..	..	..	..	..	..	61,037	+35.36
1941 ..	..	..	..	..	..	..	75,228	+23.25
1951†	..	..	..	..	..	..	102,333	+36.03
1961†	..	..	..	..	..	..	2,22,948	+117.87

2.3 *Working class areas*

The working class population in Bhopal was reported to be concentrated in the following areas:

- (i) Mohalla Barkhedi-including Jahangirabad and Abidabad Mandi,
- (ii) Chhola mohalla,
- (iii) Mohalla Ghora-Nakhas,
- (iv) Chandbarr mohalla,
- (v) Shahjahanabad, and
- (vi) Piplanic Govindpura.

2.4 *Working class markets*

The markets patronised predominantly by the working class population in Bhopal were:

- (i) Jahangirabad,
- (ii) Shahjahanabad, and
- (iii) Jamerati, Budhwara and Itwara.

\* Census of India—1961, Paper No. 1. Figures for 1901—1941 have been taken from Census of India, 1951—Volume XV Madhya Bharat and Bhopal.

† Census of India, 1961, Paper No. 1, 1962.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Bhopal centre.

## 2.5 General characteristics of working class population—survey results

### 2.51 Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Bhopal was 4.2 thousand. The estimated number of employees in these families was 5.4 thousand. A distribution of these employees by industries and in each industry by sex and age is given in the following table. In column 7 average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Manufacture of bidi ..	70.39	26.51	3.10	100.00	465	40.40	39
Cotton spinning and weaving in mills .. ..	98.10	1.90	..	100.00	2,178	75.87	141
Manufacture of pulp from woods, rags, waste paper and other fibres and conversion of such pulp into any kind of paper and paper boards in mills ..	96.39	..	3.61	100.00	381	88.04	17
Printing and publishing ..	100.00	..	..	100.00	595	77.76	35
Rest .. ..	88.18	9.59	2.23	100.00	1,810	62.51	120
All ..	92.51	6.23	1.26	100.00	5,429	69.43	352
Number of employees (unestimated)* .. ..	320	27	5	352	X	X	X

Of the total employees, about 40 per cent. were employed in cotton spinning and weaving mills. Women employees constituted only 6.23 per cent. of the total and were employed mostly in the manufacture of bidis. The proportion of children (upto the age of 14 years) was quite small.

\* Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".



The average monthly income per employee was Rs. 69.43, the highest (Rs. 88.04) being in manufacture of pulp from woods, rags, waste paper and other fibres and conversion of such pulp into paper and paper boards in mills.

### 2.52 Occupations

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults—children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Drawers and weavers, spinners, weavers, knitters, dyers and related workers—	100.00	..	..	100.00	948	76.53	62
Rest .. .. .	96.88	3.12	..	100.00	1,028	73.27	65
Compositors, printers, engravers, book binders and related workers .. .. .	100.00	..	..	100.00	518	77.82	31
Tobacco preparers and product makers .. .. .	70.39	26.51	3.10	100.00	465	41.15	39
Labourers not elsewhere classified .. .. .	91.97	5.37	2.66	100.00	517	59.23	32
Rest .. .. .	89.99	7.94	2.07	100.00	1,953	71.19	123
All occupations .. .. .	92.51	6.23	1.26	100.00	5,429	69.43	352
Total (unestimated) ..	320	27	5	352	X	X	X

About 36 per cent. of the employees were employed in textile occupations, e.g., drawers and weavers, spinners, weavers, knitters, dyers and related workers and about 10 per cent. of the workers worked as compositors, printers, engravers, book binders and related workers.

The average monthly income from paid employment per employee was, in case of compositors, printers, engravers, book binders and related workers, drawers and weavers, and spinners, weavers, knitters, dyers and related workers, higher than the overall average for all occupations. The lowest paid were tobacco preparers and product makers whose average income from paid employment was Rs. 41. The average income of labourers per head was Rs. 59.

### 2.53 Nature of employment and type of settlement

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or non-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during the month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0 ..	..	5.85	3.07	0.20	53.53	9
1—7	0.80	1.07	0.94	0.99	..	3
8—15	3.12	2.48	2.78	2.67	4.70	12
16—19	2.03	2.13	2.08	2.20	..	8
20—23	19.88	16.62	18.16	18.98	3.93	70
24—27	49.71	13.45	46.44	47.95	19.82	164
28—31	24.46	28.40	26.53	27.01	18.02	86
Total	100.00	100.00	100.00	100.00	100.00	352
Percentage to total	47.46	52.54	100.00	94.61	5.39	X
Number of employees (unestimated)	168	184	352	337	15	X

Of the total employees, about 53 per cent. were casual\* and the remaining, about 47 per cent., were regular. Most of the employees (about 95 per cent.) were settled at the centre.

### 2.54 Family income class

The average monthly income per family of the population surveyed was Rs. 102.80. The estimated distribution of families in different income classes is given in table 2.5.

TABLE 2.5

*Distribution of families by monthly family income class*

Monthly family income class	Percentage of families to total					
1	2					
Less than Rs. 30	..	..	..	..	..	0.81
Rs. 30 but less than Rs. 60	..	..	..	..	..	5.99
Rs. 60 but less than Rs. 90	..	..	..	..	..	41.36
Rs. 90 but less than Rs. 120	..	..	..	..	..	24.32
Rs. 120 but less than Rs. 150	..	..	..	..	..	15.25
Rs. 150 but less than Rs. 210	..	..	..	..	..	9.57
Rs. 210 and above	..	..	..	..	..	2.70
Total	..	..	..	..	..	100.00

\* The classification of workers into regular and casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

The model family income group was from 'Rs. 60 to less than Rs. 90'. Only about 12 per cent. of the families had income of Rs. 150 and above.

### 2.55 Family size

The average size of the family was 4.65 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6  
*Distribution of families by size*

Family size (number of members)									Percentage of families to total
1									2
One	..	..	..	..	..	..	..	..	13.91
Two and three	..	..	..	..	..	..	..	..	17.75
Four and five	..	..	..	..	..	..	..	..	31.58
Six and seven	..	..	..	..	..	..	..	..	25.24
Above seven	..	..	..	..	..	..	..	..	11.52
Total									100.00

A large proportion of families (about 32 per cent.) consisted of four and five members.

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1 Introductory

Some general details of the working class population in Bhopal have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Bhopal, as revealed by the survey, is presented below:

#### 3.2 Age, sex and marital status

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried ..	354	22.64	48.36	27.07	1.93	..	..	..	100.00	29.74
Married ..	252	..	..	47.83	41.03	2.62	4.52	4.00	100.00	21.40
Widowed ..	16	..	..	35.77	14.98	..	20.17	29.08	100.00	1.33
Divorced ..	..	..	..	..	..	..	..	..	..	..
Separated ..	..	..	..	..	..	..	..	..	..	..
Sub-total ..	622	12.83	27.41	35.75	18.21	1.07	2.36	2.37	100.00	52.47
<i>Women</i>										
Unmarried ..	240	34.24	52.91	12.18	0.64	..	..	..	100.00	21.01
Married ..	251	..	0.98	71.33	24.59	0.92	1.48	0.70	100.00	21.50
Widowed ..	61	..	..	5.96	32.13	17.85	21.50	22.56	100.00	4.78
Divorced ..	2	..	..	100.00	..	..	..	..	100.00	0.16
Separated ..	1	..	..	100.00	..	..	..	..	100.00	0.08
Sub-total ..	555	15.14	23.86	38.74	14.04	2.21	2.83	2.58	100.00	47.53
Total ..	1,177	13.93	25.73	37.17	16.51	1.61	2.58	2.47	100.00	100.00
Number of members (unestimated) ..	..	160	292	450	192	20	32	31	1,177	X

Taking all the members living with the families at the centre, about 52 per cent. were men and 48 per cent. women. Children of 14 years of age or below constituted about 40 per cent. of the total and persons of 55 years and above about 7 per cent. Of the persons falling in the age-group 15 to 54, about 53 per cent. were men and 47 per cent. women. In this age-group among men about 31 per cent. were unmarried, about 67 per cent. married and about 2 per cent. were widowers. Among women in the same age-group, about 11 per cent. were unmarried, 81 per cent. married, about 7 per cent. widows and the rest were divorced or separated.

### 3.3 Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

*Percentage distribution of families by religion and size*

Size of family	Religion			
	Hinduism	Islam	Others	All
1	2	3	4	5
One .. .. .	18.81	8.46	52.56	13.91
Two and three .. .. .	20.94	15.95	..	17.75
Four and five .. .. .	34.05	30.92	..	31.58
Six and seven .. .. .	21.16	27.56	47.44	25.24
Above seven .. .. .	5.04	17.11	..	11.52
Total ..	100.00	100.00	100.00	100.00
Percentage of families to total ..	43.21	54.56	2.23	100.00
Average size of the family ..	4.04	5.18	3.85	4.65
Average number of children per family ..	1.50	2.13	1.58	1.84

### 3.4 Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

*Percentage distribution of families by mother-tongue and size*

Size of family	Mother-tongue			
	Hindi	Urdu	Rest	All
1	2	3	4	5
One .. .. .	15.63	4.70	37.56	13.91
Two and three .. .. .	20.10	13.48	14.58	17.75
Four and five .. .. .	29.14	36.89	31.21	31.58
Six and seven .. .. .	25.35	27.01	16.65	25.24
Above seven .. .. .	9.78	17.92	..	11.52
Total ..	100.00	100.00	100.00	100.00
Percentage of families to total ..	63.38	29.66	6.96	100.00
Average size of the family ..	4.55	5.46	3.08	4.65
Average number of children per family ..	1.77	2.24	0.93	1.84

Hindi-speaking families formed about 63 per cent. of the total, Urdu-speaking about 30 per cent. and the remaining 7 per cent. of the families spoke other languages.

### 3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly income classes by age group and levels of literacy*

Age group and education standard	Monthly family income class (Rs.)							
	<30*	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
(i) Age less than 5 years								
Below primary ..	..	..	..	..	..	..	..	..
No education ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
(ii) Age 5 years and above								
Illiterate ..	..	56.36	80.01	71.56	70.57	65.28	59.75	67.59
Below primary ..	..	43.64	10.70	21.03	15.35	24.18	26.91	20.77
Primary ..	..	..	3.95	5.50	8.26	4.92	8.49	6.86
Middle ..	..	..	5.34	1.45	5.28	4.17	3.59	3.95
Matriculate ..	..	..	..	0.41	0.54	..	0.38	0.49
Others ..	..	..	..	..	..	1.15	0.88	0.34
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00

There were no children in the age group 'less than 5 years' who had received education. Leaving the lowest income class, the percentage of illiterate members seemed to decline with higher income classes. The percentage of members having primary standard of education was generally higher in higher income classes and that having below primary standard did not show any clear-cut trend in relation to the level of income.

### 3.6 Age-sex distribution of family-members by activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises persons not in the labour force, i.e., pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

\*The sign '<' in this and subsequent tables denotes 'less than'.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.5.

TABLE 3.5  
Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer ..	..	..	0.86	61.15	32.29	1.95	2.48	1.27	100.00	26.27
Employee ..	324	..	..	..	..	..	..	..	..	..
Apprentice ..	7	..	..	80.94	19.03	..	20.03	..	100.00	0.51
Self-employed ..	..	..	..	..	..	..	..	..	..	..
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed ..	7	..	20.13	79.87	..	..	..	..	100.00	0.53
Not in labour force	284	26.46	56.09	8.19	3.47	0.21	1.94	3.64	100.00	25.16
Sub-total ..	622	12.83	27.41	35.75	18.21	1.07	2.36	2.37	100.00	52.47
<i>Female</i>										
Employer ..	..	..	1.31	76.81	17.24	4.64	..	..	100.00	1.77
Employee ..	28	..	..	..	..	..	..	..	..	..
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self-employed ..	3	..	..	42.11	57.89	..	..	..	100.00	0.25
Unpaid family labour ..	1	..	..	100.00	..	..	..	..	100.00	0.15
Unemployed ..	1	..	..	..	100.00	..	..	..	100.00	0.09
Not in labour force	522	15.90	25.00	37.11	14.17	2.14	2.97	2.71	100.00	45.27
Sub-total ..	555	15.14	23.86	38.74	14.64	2.21	2.83	2.58	100.00	47.53
Total ..	1177	13.93	25.73	37.17	16.51	1.61	2.58	2.47	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of working class population in Bhopal comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of 29.57 per cent. consisting of gainfully occupied persons (28.95 per cent.) and unemployed persons (0.62 per cent.). Participation of women in the labour force was only to the extent of 2.3 per cent.; most of them being engaged in house-keeping. Employment of children was negligible. An appreciable proportion of male children, however, reported themselves as unemployed.

### 3.7 Age-sex distribution of family members by economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an

earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceeding the date of survey is given below:

TABLE 3.6

*Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (unestimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
<i>Earners</i>											
Male ..	313	..	0.28	60.43	33.42	2.00	2.93	0.94	100.00	25.58	
Female ..	23	..	1.56	77.08	10.32	5.52	5.52	..	100.00	1.49	
Sub-total ..	336	..	0.35	61.35	32.14	2.19	3.08	0.89	100.00	27.05	
<i>Earning dependants</i>											
Male ..	19	..	19.54	62.89	10.66	..	..	6.91	100.00	1.33	
Female ..	10	..	..	55.91	44.09	..	..	..	100.00	0.66	
Sub-total ..	29	..	13.93	60.56	21.80	..	..	4.61	100.00	1.99	
<i>Non-earning dependants</i>											
Male ..	290	26.33	54.94	9.67	3.40	0.20	1.90	3.56	100.00	25.58	
Female ..	522	15.86	24.94	37.23	14.35	2.13	2.78	2.71	100.00	45.38	
Sub-total ..	812	19.63	35.75	27.31	10.40	1.44	2.46	3.01	100.00	70.96	
Total ..	1,177	13.93	25.73	37.17	16.51	1.61	2.58	2.47	100.00	100.00	
<i>Number of members (unestimated)</i>											
..		160	292	450	192	20	32	31	1,177	X	

Earners and earning dependants constituted 29 per cent. of the total; 26.9 per cent. being males and the remaining 2.1 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years, though a small proportion of children also came in this category. The non-earning dependants, which consisted mainly of children and females doing household work, accounted for about 71 per cent.

### 3.8 *Family size, composition, economic status and earning strength by income*

#### 3.81 *Analysis by family income class*

For the purpose of analysis, the families have been classified into seven monthly family income groups and five family size groups. It may be pointed out here that the lowest income group accounts for a very small fraction of the total families and as such no attempt has



been made to derive any conclusions on the basis of the figures given under this column in the analysis of this table and subsequent tables. The two-way distribution of families by income and size is given in table 3.7.

TABLE 3.7

*Percentage distribution of families by family income class and family size*

Family size	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One ..	61.29	37.97	19.29	11.29	2.76	..	..	13.91
Two and three ..	..	44.82	25.28	7.81	13.44	6.92	..	17.75
Four and five ..	38.71	17.21	37.15	39.38	18.83	25.39	..	31.58
Six and seven ..	..	..	17.11	31.08	39.95	37.76	33.09	25.24
Above seven ..	..	..	1.17	10.44	25.02	29.93	66.91	11.52
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.81	5.99	41.36	24.32	15.25	9.57	2.70	100.00
Number of families (unestimated) ..	2	12	94	58	40	26	11	243

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was a larger percentage of large sized families.

The composition of families by the economic status of members is given in table 3.8.

TABLE 3.8

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male ..	1.00	1.00	1.03	1.09	1.31	1.71	2.41	1.19
Adult female ..	..	..	0.02	0.11	0.16	0.09	..	0.07
Children male ..	..	..	..	0.01	..	..	..	0.00
Children female ..	..	..	..	..	..	..	0.04	0.00
All earners ..	1.00	1.00	1.05	1.21	1.47	1.80	2.45	1.26
<i>Earning dependants</i>								
Adult male ..	..	0.05	0.01	..	0.20	0.10	0.09	0.05
Adult female ..	..	..	0.03	0.05	0.02	..	0.04	0.03
Children male ..	..	..	0.01	..	0.03	0.02	..	0.01
Children female ..	..	..	..	..	..	..	..	..
All earning dependants ..	..	0.05	0.05	0.05	0.25	0.12	0.13	0.09

**TABLE 3.8—*conu.***

	1	2	3	4	5	6	7	8	9
<i>Non-earning dependants</i>									
Adult male ..	0.39	..	0.14	0.22	0.35	0.30	0.93	0.22	
Adult female ..	0.39	0.77	1.08	1.14	1.41	2.03	2.60	1.25	
Children male ..	0.39	0.15	0.79	1.15	1.36	1.09	1.45	0.97	
Children female ..	..	0.42	0.54	1.16	1.10	1.39	1.06	0.86	
All non-earning dependants .. ..	1.17	1.34	2.55	3.67	4.22	4.81	6.04	3.30	
<i>All</i>									
Adult male ..	1.39	1.05	1.18	1.31	1.86	2.11	3.43	1.46	
Adult female ..	0.39	0.77	1.13	1.30	1.59	2.12	2.64	1.35	
Children male ..	0.39	0.15	0.80	1.16	1.39	1.11	1.45	0.98	
Children female ..	..	0.42	0.54	1.16	1.10	1.39	1.10	0.86	
All members ..	2.17	2.39	3.65	4.93	5.94	6.73	8.62	4.65	
Number of members (unestimated) ..	5	30	343	281	236	181	101	1,177	

The average number of members per family was 4.65. Of these, 1.26 were earners, 0.09 earning dependants and 3.30 non-earning dependants. The proportion of earners to the total members decreased with an increase in the level of income up to the income-class 'Rs. 90 to less than Rs. 120' and showed a tendency to increase thereafter.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9  
*Percentage distribution of families by earning strength*

[illegible]

Taking all families, those having one earner was the largest, being about 74 per cent. of the total. The percentage of families having more than two earners was rather small (5.4 per cent. of the total).

Table 3.10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) in the last calendar month preceding the date of survey from paid employment was more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.10

*Percentage distribution of families by earning strength by relationship with the main earner*

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)							Total	Percentage distribution of all families
		Below 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self ..	158	1.09	7.89	49.35	25.85	9.42	5.10	1.30	100.00	73.83
Self and wife or husband ..	20	..	..	28.25	32.80	31.48	7.47	..	100.00	6.57
Self and one or more children	15	..	3.99	22.52	8.24	35.89	22.37	6.99	100.00	4.01
Self, wife or husband and one or more children	2	..	..	..	49.72	50.28	..	..	100.00	0.71
Self and one or more other family members	44	..	..	15.71	14.34	27.23	32.08	10.64	100.00	13.78
Self, wife or husband and one or more other family members	2	..	..	..	100.00	..	..	..	100.00	0.42
Self, one or more children and one or more other family members	2	..	..	..	..	100.00	..	..	100.00	0.68
Self, wife or husband, one or more children and one or more other family members ..	..	..	..	..	..	..	..	..	..	..
All families ..	243	0.81	5.99	41.36	24.32	15.25	9.57	2.70	100.00	100.00
Number of families (unestimated)	X	2	12	94	58	40	26	11	243	X

Taking all families, the main earner was the sole earner in 73.8 per cent. of the cases. In 6.6 per cent. of the cases he/she was assisted by wife/husband, in 4 per cent. of the cases by children and in about 13.8 per cent. of the cases by other family members.

An analysis of the number of earners, earning-dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship with the main earner and monthly-family income classes. The dependants have been classified

into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. Among these dependants there may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.11

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Category of dependant and relationship with main earner	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	38.71	59.36	67.73	70.75	64.22	76.78	46.34	67.48
Son or daughter ..	38.71	65.07	118.70	203.98	201.01	169.48	90.45	152.23
Father, mother, uncle, aunt ..	..	9.22	34.84	41.58	46.91	65.45	86.53	40.83
Brother, sister, cousin ..	38.71	..	26.92	37.10	75.93	104.89	245.82	48.73
Nephew, niece ..	..	..	1.04	5.42	10.19	26.12	26.05	6.50
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	..	2.57	5.37	11.68	4.54	36.86	5.58
Son-in-law, daughter-in-law ..	..	..	0.58	..	2.31	11.71	14.21	2.10
Grand children ..	..	..	1.17	1.45	3.96	2.34	18.06	2.15
Others ..	..	..	1.20	1.79	6.20	20.75	39.45	4.93
Total ..	116.13	133.65	254.75	367.44	422.41	482.06	603.77	330.53*
<i>Living away from family</i>								
Wife or husband ..	..	9.22	3.17	3.97	..	2.34	..	3.05
Son or daughter ..	..	27.67	4.16	5.95	..	..	..	4.83
Father, mother, uncle, aunt ..	..	11.06	7.36	8.45	..	..	..	5.76
Brother, sister, cousin ..	..	22.13	3.92	8.34	..	..	..	4.97
Nephew, niece ..	..	..	..	..	..	..	..	..
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	..	..	..	..	..	..	..
Son-in-law, daughter-in-law ..	..	..	..	..	..	..	..	..
Grand children ..	..	..	..	..	..	..	..	..
Others ..	..	..	..	..	..	..	..	..
Total ..	..	70.08	18.61	26.71	..	2.34	..	18.61
<i>Dependent units</i>								
Number of dependent units living away per 100 families ..	..	..	3.01	..	..	..	..	1.24

\* The difference between this figure while taken per family and the one given in table 3.8. (All non-earning dependants, column No. 9) is due to rounding off.

Although the number of dependants living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.12

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Unmar- ried earner	Husband or wife	Husband and wife	Husband and wife and children	Husband, wife, and other members	Unmar- ried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
<60 .. ..	15.01	18.78	17.27	7.31	3.09	..	1.61	6.80
60—<120 .. ..	84.99	73.69	54.75	73.94	55.92	45.35	72.83	65.08
120 and above .. ..	..	7.53	27.98	18.75	40.99	54.65	25.56	27.52
Total .. ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total .. ..	8.33	5.58	6.76	32.65	27.95	9.31	9.42	100.00
Number of families (unestimated) .. ..	18	12	13	75	75	25	25	243

Family types consisting of husband, wife and children and husband, wife, children and other members constituted about 61 per cent. of the total families.

Table 3.13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

**TABLE 3.13**

Percentage distribution of families by family composition in terms of adults/children and by income

[illegible]

TABLE 3.13—contd.

	1	2	3	4	5	6	7	8	9	10	11	12
Percent- age of families to total	13.36	0.43	8.41	7.38	8.03	12.80	1.96	4.34	15.55	27.74	100.00	
Number of fami- lies (un- estima- ted) ..	29	1	17	19	18	29	6	11	35	78	243	

The common types of families were 1 adult (workers living singly) and 2 adults with or without children and 3 adults and more than 1 child.

### 3.82 Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.14

*Percentage distribution of families by per capita income and family size*

Family size	Monthly per capita income class (Rs.)									
	<5	5— ≤10	10— ≤15	15— ≤20	20— ≤25	25— ≤35	35— ≤50	50— ≤65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One .. ..	..	..	..	1.95	..	..	12.05	69.36	92.09	13.91
Two and three ..	..	..	2.72	4.27	18.99	33.27	59.40	30.64	7.91	17.75
Four and five ..	..	36.11	20.59	48.18	39.81	40.85	21.25	..	..	31.68
Six and seven ..	..	63.89	52.79	24.98	35.81	16.48	7.30	..	..	25.24
Above seven ..	..	..	23.90	20.62	5.39	9.40	..	..	..	11.52
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of fa- milies to total	..	0.86	15.90	25.39	18.75	15.55	9.19	4.01	10.35	100.00
Number of families (unestimated)	..	2	34	63	47	44	21	9	23	243

It will be seen that in higher per capita income classes a comparatively larger percentage of families were small-sized families and conversely, large size families were in the low per capita income classes.

Table 3.15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.15

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number per family by monthly per capita income class (Rs.)									
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	..	1.00	1.17	1.24	1.38	1.48	1.18	1.18	1.02	1.26
Earning dependants ..	..	..	0.07	0.13	0.16	0.08	0.08	..	..	0.09
Non-earning dependants ..	..	4.92	5.42	4.31	3.60	3.11	1.44	0.13	0.06	3.30
All members ..	..	5.92	6.66	5.68	5.14	4.67	2.70	1.31	1.08	4.65

The proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (1.9 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1 Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:—

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchase, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2 Average monthly income per family and per capita

The average monthly income per family was Rs. 102.80 and the average per capita income was 22.07. The average monthly income per family and per capita according to different family income groups is given below:—

TABLE 4.1  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	22.97	50.41	74.80	101.93	134.47	175.75	241.77	102.80
Average per capita	10.63	21.09	20.46	20.66	22.59	26.08	28.05	22.07
<i>Percentage of families</i>								
total	0.81	5.99	41.36	24.32	15.25	9.57	2.70	100.00



The average monthly income per family varied from Rs. 22.97 in the lowest income class to Rs. 241.77 in the highest income class. The average per capita income showed less variation in the different family income classes, leaving out the lowest class.

### 4.3 Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

*Average monthly income by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	22.97	45.51	71.22	87.15	105.32	138.43	168.26	87.43
Self employment ..	..	..	0.40	3.01	8.39	13.12	14.87	3.83
Other sources ..	..	4.90	2.28	6.19	10.44	19.48	56.60	7.72
Sub-total: by men ..	22.97	50.41	73.90	96.35	124.15	171.03	239.73	98.98
<i>Women</i>								
Paid employment ..	..	..	0.56	4.04	7.43	3.79	0.48	2.72
Self employment ..	..	..	0.20	0.59	..	..	..	0.23
Other sources ..	..	..	..	0.61	..	..	..	0.15
Sub-total: by women	..	..	0.76	5.24	7.43	3.79	0.48	3.10
<i>Children</i>								
Paid employment ..	..	..	0.12	0.34	0.97	0.93	1.00	0.40
Self employment ..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..
Sub-total: by children	..	..	0.12	0.34	0.97	0.93	1.00	0.40
<i>Family</i>								
Paid employment ..	..	..	..	..	..	..	..	..
Self employment ..	..	..	0.02	..	1.92	..	..	0.30
Other sources ..	..	..	..	..	..	..	0.56	0.02
Sub-total: by family	..	..	0.02	..	1.92	..	0.56	0.32
<i>Total</i>								
Paid employment ..	22.97	45.51	71.90	91.53	113.72	143.15	169.74	90.55
Self employment ..	..	..	0.62	3.60	10.31	13.12	14.87	4.36
Other sources ..	..	4.90	2.28	6.80	10.44	19.48	57.16	7.89
Total income ..	22.97	50.41	74.80	101.93	134.47	175.75	241.77	102.80
Percentage of families to total ..	0.81	5.99	41.36	24.32	15.25	9.57	2.70	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly/family income from all the three sources. Whatever small amount was contributed by women, children and family was by and large restricted to middle and higher income classes, the only exception being the income class 'Rs. 60 to less than Rs. 90' where their contribution to family income was very small (about 1 per cent.). The whole of the income earned by children and a major portion of that earned by women was from paid employment.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earning separately for different per capita income classes.

TABLE 4.3

*Average monthly income per family by category of earner, source and monthly per capita income class*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment	..	46.34	78.14	85.00	89.78	104.50	88.26	57.70	91.93	87.43
Self-employment	..	6.39	1.25	1.72	5.63	8.83	5.27	..	2.24	3.83
Other sources ..	..	..	2.69	5.23	9.59	12.27	17.28	13.90	1.15	7.72
Sub-total: by men	..	52.73	82.08	91.95	105.00	125.60	110.81	71.60	95.32	98.98
<i>Women</i>										
Paid employment	..	..	0.66	3.55	4.30	2.84	2.11	6.88	..	2.72
Self-employment	..	..	..	..	..	0.93	0.90	..	..	0.23
Other sources ..	..	..	..	0.58	..	..	..	..	..	0.15
Sub-total: by women	..	..	0.66	4.13	4.30	3.77	3.01	6.88	..	3.10
<i>Children</i>										
Paid employment	..	..	..	0.33	1.19	0.57	..	..	..	0.40
Self-employment	..	..	..	..	..	..	..	..	..	..
Other sources	..	..	..	..	..	..	..	..	..	..
Sub-total: by children	..	..	..	0.33	1.19	0.57	..	..	..	0.40
<i>Family</i>										
Paid employment	..	..	..	..	..	..	..	..	..	..
Self-employment	..	..	..	0.03	1.67	..	..	..	..	0.30
Other sources	..	..	..	..	0.08	..	..	..	..	0.02
Sub-total: by family	..	..	..	0.03	1.65	..	..	..	..	0.32
<i>Total</i>										
Paid employment	..	46.34	78.80	88.88	95.27	107.91	90.37	64.58	91.93	90.55
Self-employment	..	6.39	1.25	1.75	7.20	9.76	6.17	..	2.24	4.36
Other Sources	..	..	2.69	5.81	9.67	12.27	17.28	13.90	1.15	7.89
Total income	..	52.73	82.74	96.44	112.14	129.94	113.82	78.48	95.32	102.80

The average monthly income per family increased from Rs. 52.73 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 129.94 in the per capita income class 'Rs. 25 to less than Rs. 35', decreased in the next two per capita income classes to Rs. 78.48 and thereafter again increased to Rs. 95.32 in the highest per capita income class.

#### 4.4 Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

#### Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)							
	<30	30-60	60-90	90-120	120-150	150-210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances ..	22.97	44.89	70.86	89.06	109.74	140.63	167.58	88.57
Bonus and commission ..	..	..	..	..	..	..	..	..
Concessions ..	..	0.62	0.18	0.12	0.45	0.41	..	0.25
Rest ..	..	..	0.86	2.35	3.53	2.11	2.16	1.73
Sub-total: paid employment ..	22.97	45.51	71.90	91.53	113.72	143.15	169.74	90.55
<i>Self employment</i>								
Agriculture ..	..	..	..	0.21	..	..	..	0.05
Animal husbandry ..	..	..	..	..	..	..	..	..
Trade ..	..	..	..	1.41	..	..	3.55	0.44
Rest ..	..	..	0.62	1.98	10.31	13.12	11.32	3.87
Sub-total: self employment ..	..	..	0.62	3.60	10.31	13.12	14.87	4.36
<i>Other income</i>								
Rent ..	..	1.81	1.86	4.37	5.74	9.42	12.82	4.06
Rest ..	..	3.09	0.42	2.43	4.70	10.06	44.34	3.83
Sub-total: other income ..	..	4.90	2.28	6.80	10.44	19.48	57.16	7.89
Total income ..	22.97	50.41	74.80	101.93	134.47	175.75	241.77	102.80
<i>Other receipts</i>								
Sale of assets other than shares, etc. ..	8.52	..	0.13	1.98	..	3.01	..	0.90
Credit purchase ..	11.86	1.62	6.87	9.54	11.76	5.70	10.81	7.99
Loan taken ..	..	11.21	10.85	16.98	23.38	11.80	20.73	14.54
Rest ..	..	2.05	4.75	12.62	2.24	9.95	18.65	6.96
Sub-total: other receipts ..	20.38	14.88	22.60	41.12	37.38	30.46	50.19	30.39
Total receipts ..	43.35	65.29	97.40	143.05	171.85	206.21	291.96	133.19
Percentage of families to total ..	0.81	5.99	41.36	24.32	15.25	9.57	2.70	100.00

A major portion (86.2 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution from this source generally decreased at successive income levels.

Income from bonus and commission was nil and that from "concessions" and "rest" comprising overtime earnings, etc., was also very small being Re. 0.25 or 0.24 per cent. and Rs. 1.73 or 1.68 per cent. respectively. Families in the lowest income class did not receive any income from these sources.

Income from self-employment and 'others' was comparatively small.

On the whole, the families having an income of less than Rs. 120 per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income classes.

#### 4.5 Income and other receipts by components and by family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5  
Average monthly income and other receipts by components and family size

(In Rupees)									
Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	72.54	79.07	70.78	78.78	87.75	86.75	101.84	134.02	88.57
Bonus and commission ..	..	..	..	..	..	..	..	..	..
Overtime earnings ..	0.21	0.48	..	0.49	0.86	0.21	0.46	..	0.36
Other earnings ..	..	1.78	0.21	0.91	..	4.74	1.28	2.00	1.37
Concessions ..	1.15	0.12	0.32	0.12	0.13	0.07	..	..	0.25
Total ..	73.90	81.45	71.31	80.30	88.74	91.77	103.58	136.02	90.55
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	..	..	..	..	..	..	..
Agriculture ..	..	..	..	0.31	..	..	..	..	0.05
Animal husbandry ..	..	..	..	..	..	..	..	..	..
Trade ..	..	..	..	0.85	..	..	..	2.60	0.44
Profession ..	..	0.35	2.46	..	..	..	2.48	..	0.53
Others ..	..	3.69	0.43	3.11	..	9.00	9.36	1.48	3.34
Total ..	..	4.04	2.89	4.27	..	9.00	11.84	4.08	4.36
<i>Other income</i>									
Net rent from land ..	..	..	..	..	..	..	..	..	..
Net rent from house ..	1.44	2.26	1.39	3.17	4.42	4.95	9.08	5.64	4.06
Net rent—others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	0.37	0.09	0.05
Cash assistance ..	0.29	0.95	2.14	0.79	2.50	4.74	2.57	4.43	2.30
Gifts, concessions ..	0.57	2.62	0.11	5.06	0.59	0.70	0.55	0.78	1.48
Interest and dividends ..	..	..	..	..	..	..	..	..	..
Chance games and lotteries ..	..	..	..	..	..	..	..	..	..
Total ..	2.30	5.83	3.64	9.02	7.51	10.39	12.57	10.94	7.89
Total ..	76.20	91.32	77.84	93.59	96.25	111.16	127.99	151.04	102.80
<i>Other gross receipts</i>									
Sale of shares and securities ..	..	..	..	..	2.04	..	..	..	0.31
Withdrawal of savings ..	0.79	9.39	2.25	5.00	8.37	3.63	5.87	19.01	6.53
Sale of other assets ..	..	0.71	..	3.35	..	2.02	..	..	0.90
Credit purchase ..	2.01	6.30	6.85	6.34	9.62	8.65	9.36	15.45	7.99
Loan taken ..	6.98	16.0	10.81	6.65	26.22	12.97	28.25	10.42	14.54
Rest ..	..	0.36	..	..	0.26	0.21	..	..	0.10
Total ..	9.78	32.82	19.91	21.34	46.51	27.48	43.48	41.88	30.39
Total receipts ..	85.93	124.14	97.75	114.93	142.76	138.64	171.47	195.92	133.19

The average income per family gradually increased from Rs. 76.20 in case of single member families to Rs. 151.04 in case of families having over 7 members excepting that there was a small decline in the average income of 3-member families as compared to that of 2-member families.

Income from paid employment constituted about 88 per cent. of the total income. This percentage varied from 80.9 per cent. in the family size of seven members to 97 per cent. in the case of single member families. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as overtime earnings, concessions and other earnings fluctuated in the different size classes. Income on account of bonus and commission was nil.

Income from self-employment fluctuated in the different size classes without showing any clear-cut trend. It was relatively higher in case of large-sized families of 6 and 7 members. Income from "other sources", e.g., rent, cash assistance, etc., was also proportionately high in large size families of 4 or more members.

#### 4.6 Income and other receipts by family composition

##### 4.61 In terms of relationship with the main earner

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TALBE 4.6

#### Average monthly receipts by family composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with the main earner)							
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and children	Hus- band, wife, children and other members	Unmar- ried earner and other members	Rest	All
	1	2	3	4	5	6	7	
Income ..	75.75	79.09	93.37	95.22	116.82	131.00	102.73	102.80
Other receipts ..	10.62	4.73	34.77	28.44	40.38	35.00	31.18	30.39
Total ..	86.37	83.82	128.14	123.66	157.20	166.00	133.91	133.19
Percentage of families to total ..	8.33	5.58	6.76	32.65	27.95	9.31	9.42	100.00

The average monthly receipts per family amounted to Rs. 133.19. The major portion (Rs. 102.80) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 30.39 was derived from "other receipts" comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of single member families consisting of unmarried earner and husband or wife, the proportion of such receipts to the total income being about 14 per cent. and 6 per cent. respectively. These capital receipts, however, accounted for about 37.2 per cent., 34.6 per cent., 29.9 per cent. of the total income respectively in case of families consisting of husband and wife; husband, wife, children and other members; and husband, wife and children.

# 4.62 In terms of the number of adults and children

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by composition in terms of adults/children*

Item	Family composition (in terms of adults/children)												(In Rupees)
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All		
1	2	3	4	5	6	7	8	9	10	11	12		
Income	..	77.15	62.00	91.27	76.71	96.84	97.71	81.61	90.86	102.73	132.68	102.80	
Other receipts	..	8.16	51.00	32.72	17.51	11.16	40.34	28.62	36.06	45.63	35.13	30.39	
Total	..	85.31	113.00	123.99	94.22	108.00	138.05	110.23	126.92	148.36	168.81	133.19	
Percentage of families to total	13.36	0.43	8.41	7.38	8.03	12.80	1.96	4.34	15.55	27.74	100.00		

The proportion of "other receipts" to the total income was comparatively low in case of families consisting of one adult, 2 adults and one child and two adults and two children being 9.6 per cent., 18.6 per cent and 10.3 per cent. respectively.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1 Concepts and definitions

##### 5.11 Disbursements

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### *Capital outlays*

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living viz., taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and purchases at subsidised rate from the employer and barter purchases account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the

reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent free houses and quarters from employer or from other sources, the estimated rent was taken; the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

#### 5.12 *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests, who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

#### 5.13 *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male	=1.0
Adult female	=0.9
Child (below 15 years)	=0.6

#### 5.2 *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 102.80 and the average consumption expenditure worked



out to Rs. 120.90 resulting in a deficit of Rs. 18.10. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 20.34. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

### 5.21 Consumption expenditure

Of the average consumption expenditure of Rs. 120.90 per family per month, an expenditure of Rs. 66.12 or 54.68 per cent., was incurred on food, Rs. 9.81 or 8.11 per cent. on tobacco, pan, supari and intoxicants, Rs. 7.10 or 5.87 per cent. on fuel and lighting, Rs. 11.97 or 9.90 per cent. on housing, water charges and household appliances, etc., Rs. 12.95 or 10.72 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 12.95 or 10.72 per cent. on other items like personal care, medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 17.49 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows that the figures fluctuated within narrow limits except for the lowest income class where the average expenditure on food per equivalent adult consumption unit was relatively small (Rs. 12.63).

TABLE 5.1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average monthly expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30 .. ..	2.17	1.97	24.88	12.63
30—<60 .. ..	2.39	2.09	34.79	16.65
60—<90 .. ..	3.65	3.01	51.05	16.96
90—<120 .. ..	4.93	3.87	70.59	18.24
120—<150 .. ..	5.94	4.79	78.07	16.30
150—<210 .. ..	6.73	5.52	106.47	19.29
210 and above .. ..	8.62	7.34	128.97	17.57
All income .. ..	4.65	3.78	66.12	17.49

### 5.22 Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investment and debts repaid, worked out to Rs. 11.07 or about 9 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 4.43 was incurred towards repayment of debts, Rs. 4.40 on savings and investments, Rs. 1.56 on remittances to dependants and Re. 0.68 on taxes, interest and litigation. The first two, viz., repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 2.66), bank savings (Re. 0.11), life insurance premium (Re. 0.04) and purchase of ornaments (Re. 0.04). Of the above items, expenditure towards provident fund contribution was reported by about 52 per cent. of the families surveyed. The amount remitted to dependants was rather small being only Rs. 1.56 or 1.3 per cent. of the total consumption expenditure. The whole of the expenditure on the sub-group "taxes, interest and litigation" was accounted for by interest on loans.

### 5.23 The budget of single member families

Single member families constituted 13.9 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 76.20 and the average monthly consumption expenditure Rs. 67.68 leaving a surplus of Rs. 8.52. However, when such items as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the budget showed a deficit of Rs. 1.75 which was markedly less than the average deficit of Rs. 20.34 in the case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single member families and multiple member families.

TABLE 5.2

*Percentage expenditure on groups/sub-groups of items by type of family*

Groups and sub-groups of items	Type of family		
	Single-member families	Multiple member families	All
1	2	3	4
Food .. .. .	51.44	54.97	54.68
Pan, supari, tobacco and alcoholic beverages ..	8.48	8.09	8.11
Fuel and light .. .. .	3.06	6.11	5.87
Rent for house and water charges .. .. .	11.05	7.95	8.20
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services .. .. .	2.36	1.64	1.70
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	12.21	10.59	10.72
Personal care .. .. .	3.75	2.44	2.54
Education and reading .. .. .	0.24	1.00	0.94
Recreation and amusement .. .. .	2.07	0.76	0.86
Medical care .. .. .	1.37	1.81	1.78
Other: consumption expenditure .. .. .	3.97	4.64	4.60
Total .. .. .	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, education and reading, medical care and certain other items as subscription, gifts and charities, ceremonials, etc., but more on housing including household appliances, furniture and furnishings, etc., pan, supari, tobacco and intoxicants, clothing, bedding, footwear and headwear, personal care and recreation and amusement. Judged from the restricted angle of the proportion of expenditure on food, single workers had a higher level of living than the families. Even taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 16.82 per month in the case of multiple member families and Rs. 34.81 per month in case of single member families. Taking important sub-groups under food, the average expenditure per adult consumption unit on cereals, pulses and prepared meals was Rs. 26.35 in case of single member families and Rs. 9.47 in respect of multiple member families. On milk and milk products it was Rs. 3.67 in case of single member families as compared to Rs. 1.97 in respect of multiple member families. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 8.26, Rs. 2.69, Rs. 2.54 and Rs. 1.40 on clothing, bedding, footwear, headwear, etc.; other consumption expenditure like transport, subscriptions, etc.; personal care, and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 3.25, Rs. 1.42, Re. 0.75, and Re. 0.23 respectively on these items in the case of multiple member families.

### 5.3 Levels of expenditure by income and by family-type

The overall average monthly expenditure was Rs. 123 per family, Rs. 26 per capita and Rs. 33 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3

#### *Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family ..	56.17	61.98	92.15	130.63	154.74	192.42	261.38	123.14
Average per capita ..	26.00	25.93	25.21	26.47	26.00	28.55	30.33	26.43
Average per adult consumption unit ..	28.55	29.72	30.65	33.73	32.28	34.84	35.63	32.54
Percentage of families to total ..	0.81	5.99	41.36	24.32	15.25	9.57	2.70	100.00

The average monthly expenditure per family varied from Rs. 56.17 in the lowest income group to Rs. 261.38 in the highest income group. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure, there were only small variations from the overall average in the different income-classes, ignoring the highest income-class of 'Rs. 210 and above' where the proportion of families was small. The expenditure per adult consumption unit was, however, generally higher in the higher income groups. It will be seen that in the case of the first five income-classes the expenditure was more than the income. The difference was met from 'other receipts' namely increase in liabilities and diminution of assets. This has been discussed in detail in chapter 7.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult/child composition. Both the tables show that with increasing number of members in the family generally a larger percentage of families come in higher expenditure class (Rs. 120 and above).

TABLE 5.4

*Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure*

Monthly family expenditure (Rs.)	(Family composition (in terms of relationship with main earner))							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
<60 .. ..	24.02	24.48	17.26	3.61	..	..	..	5.58
60—<120 ..	70.14	67.99	53.63	61.20	39.21	38.84	54.00	52.82
120 and above ..	5.84	7.53	29.11	35.19	60.79	61.16	46.00	41.60
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	8.33	5.58	6.76	32.65	27.95	9.31	9.42	100.00

**TABLE 5.5**  
**Percentage distribution of families by family composition in terms of adults/children and monthly family expenditure**

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)											
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All	
1	2	3	4	5	6	7	8	9	10	11	12	
<60	..	24.21	..	13.88	11.74	..	2.44	..	..	..	5.58	
60—<120	..	69.24	100.00	60.86	83.49	74.93	53.45	84.07	58.33	51.16	24.75	
120 and above	..	6.55	..	25.26	4.77	25.07	44.11	15.93	41.67	48.84	75.25	
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total	13.36	0.43	8.41	7.38	8.03	12.80	1.96	4.34	15.55	27.74	100.00	

### 5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family-size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6

#### Average monthly expenditure by family income classes

Sub-group and groups of items	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products	6.34	14.87	21.23	30.15	32.66	46.13	55.09	27.95
Pulses and products	0.63	2.82	3.03	4.17	5.07	6.02	6.25	3.97
Oil seeds, oils and fats	3.48	1.85	3.19	5.62	7.25	7.99	13.59	5.07
Meat, fish and eggs	0.24	0.36	1.33	3.23	3.13	6.11	7.57	2.63
Milk and products ..	4.90	3.66	5.39	8.29	8.84	14.39	16.72	7.68
Vegetables and products	0.64	1.68	2.59	3.16	3.29	6.91	6.74	3.29
Fruits and products	..	0.16	0.67	0.77	1.29	0.94	2.27	0.79
Condiments, spices, sugar, etc. ..	3.21	3.60	5.23	8.37	9.63	12.02	13.50	7.40
Non-alcoholic beverages ..	0.43	0.34	0.71	1.24	1.17	1.65	1.96	1.01
Prepared meals and refreshments ..	5.01	5.45	7.68	5.59	5.74	4.31	5.28	6.33
Sub-total : food ..	24.88	34.79	51.05	70.59	78.07	106.47	128.97	66.12
<i>Non-food</i>								
Pan, supari ..	3.28	2.73	4.95	7.51	8.24	9.90	18.20	6.77
Tobacco and products	3.61	1.80	2.18	2.57	2.61	3.50	4.03	2.51
Alcoholic beverages	..	..	0.19	0.90	1.04	0.82	0.07	0.53
Fuel and light ..	2.63	4.17	5.41	7.59	7.74	12.64	13.35	7.10
House rent, water charges, repairs, etc.	5.39	6.34	7.52	8.98	13.52	16.59	21.34	9.95
Furniture and furnishings ..	..	0.06	0.21	0.41	0.06	0.69	0.22	0.29
Household appliances, etc. ..	0.02	0.70	0.42	1.09	0.78	0.56	1.05	0.68
Household services	0.19	0.77	0.79	1.03	1.62	1.31	1.83	1.05
Clothing, bedding and headwear ..	0.53	2.46	5.07	8.61	8.85	13.06	21.54	7.52
Footwear ..	..	..	1.33	2.25	3.79	2.29	5.60	2.05
Miscellaneous (laundry, etc.) ..	0.92	1.29	2.49	3.89	3.48	5.42	10.31	3.38
Medical care ..	..	1.15	1.44	3.49	0.90	4.36	3.03	2.15
Personal care ..	1.85	1.45	2.61	3.06	3.44	4.66	5.64	3.07
Education and reading	..	0.18	0.36	0.97	1.45	2.59	9.24	1.14
Recreation and amusement ..	..	0.53	0.86	1.04	1.68	1.05	1.76	1.04

TABLE 5.6—contd.

1	2	3	4	5	6	7	8	9
Transport and communication ..	9.66	0.48	0.62	1.82	2.55	0.72	3.31	1.35
Subscription, etc. ..	0.15	0.18	0.97	0.66	11.57	1.78	1.49	2.54
Personal effects and miscellaneous expenses ..	3.06	1.06	1.25	1.19	2.53	2.67	4.12	1.66
Sub-total: non-food ..	31.29	25.35	38.67	57.06	75.85	84.61	126.73	54.78
Total : consumption expenditure ..	56.17	60.14	89.72	127.65	153.92	191.08	255.70	120.90
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation ..	..	..	0.10	0.97	0.82	1.34	5.68	0.68
Remittance to dependants ..	..	1.84	2.33	2.01	..	..	..	1.56
Savings and investments ..	..	5.17	2.99	4.38	6.32	5.70	10.34	4.40
Debts repaid ..	..	..	2.34	4.01	9.36	6.37	16.64	4.43
Total : non-consumption expenditure ..	..	7.01	7.76	11.37	16.50	13.41	32.66	11.07
Total disbursement	56.17	67.15	97.48	139.02	170.42	204.49	288.36	131.97
Percentage of families to total ..	0.81	5.99	41.36	24.32	15.25	9.57	2.70	100.00

The average monthly consumption expenditure per family was Rs. 120.90. Expenditure on food worked out to Rs. 66.12 or 55 per cent. of the total consumption expenditure. It is usual to study the variations of percentage expenditure on various groups and sub-groups with income. Such a study with the present data will have one major limitation, viz., single member families having a distinct consumption pattern (they were found to spend 60 per cent. of their food expenditure on prepared meals and refreshments). Such families account for varying proportions in different income classes with concentration in the first four income classes. Again in the highest income class the proportion of large-sized families i.e. those with more than seven members was very high. These factors in many cases would disturb the relationship between the percentage expenditure on various groups and income. Subject to this, the expenditure on food in relation to total consumption expenditure generally decreased with a rise in family income. Taking individual sub-groups under food, the expenditure, as percentage of the total consumption expenditure, on cereals and products, pulses and products and prepared meals generally decreased with an increase in income, that on oilseeds, oils and fats, meat, fish and eggs increased with an increase in income and that on milk and milk products and condiments and spices was more or less constant in the various income levels.

The non-food groups accounted for 45 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges, repairs, etc., and clothing, bedding and headwear formed about 45 per cent. While the percentage expenditure on fuel and light, house rent, water charges, repairs, etc., was more or less the same in the different income classes (except in the first two lower income classes where the percentage expenditure on house rent, water charges, etc., was slightly higher) that on clothing, bedding and headwear showed a rising trend probably because of more pronounced effect of family size on expenditure on such items. The expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses accounted for about 19 per cent. of the expenditure on non-food items. As regards relationship with income, these items did not reveal any clear-cut trend. Similarly, expenditure on personal and medical care and on tobacco and products did not show any definite trend. On the other hand expenditure on education and reading in relation to total consumption expenditure increased with an increase in the level of income.

#### 5.5 Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

*Average monthly expenditure and disbursement by per capita income classes*

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8		10	11
<i>Food</i>										
Cereals and products ..	..	23.60	34.76	30.00	31.70	31.32	28.67	10.36	7.07	27.95
Pulses and products ..	..	5.22	4.20	4.15	4.37	4.68	4.93	1.06	1.48	3.97
Oil seeds, oils and fats ..	..	6.13	5.67	5.14	6.69	5.34	5.05	1.86	1.75	5.07
Meat, fish and eggs ..	..	2.78	1.78	2.62	4.04	3.63	2.51	0.96	0.64	2.63
Milk and products ..	..	4.57	6.64	5.63	8.60	11.29	11.24	5.34	5.25	7.68
Vegetables and products ..	..	2.79	2.93	3.47	3.70	3.43	4.03	0.56	2.89	3.29
Fruits and products ..	..	..	0.28	0.74	0.98	1.52	0.85	0.42	0.71	0.79
Condiments, spices, sugar, etc. ..	..	6.22	8.26	7.38	8.77	9.07	8.38	2.38	2.53	7.40
Non-alcoholic beverages ..	..	1.36	1.33	0.84	0.95	1.30	1.12	0.21	0.76	1.01
Prepared meals and refreshments ..	..	10.26	2.99	3.62	3.54	5.32	4.55	15.83	22.28	6.33
Sub-total food ..	..	62.93	68.84	63.59	73.34	76.90	71.33	38.98	45.36	66.12



TABLE 5.7—contd.

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari ..	..	10.48	7.72	6.10	9.26	7.49	7.10	3.16	2.06	6.77
Tobacco and products ..	..	1.09	2.62	2.25	2.49	3.20	3.18	1.44	2.17	2.51
Alcoholic beverages etc. ..	..	..	0.04	0.25	0.40	1.41	0.07	..	1.60	0.53
Fuel and light ..	..	10.42	7.33	7.25	7.98	8.41	7.71	2.82	3.68	7.10
House rent, water charges, repairs, etc. ..	..	8.95	8.81	7.91	11.50	12.34	10.99	12.57	8.40	9.95
Furniture and furnishings ..	..	..	0.15	0.27	0.45	0.12	0.87	0.32	..	0.29
Household appliances, etc. ..	..	0.18	0.66	0.44	0.81	0.45	0.72	0.23	1.63	0.68
Household services ..	..	1.14	1.13	1.12	1.19	1.38	0.83	0.45	0.40	1.05
Clothing, bedding and headwear ..	..	0.49	5.40	7.55	6.04	10.35	11.99	1.84	7.98	7.52
Footwear ..	..	..	1.30	2.91	0.97	2.66	1.20	5.65	1.63	2.05
Miscellaneous (laundry, etc.) ..	..	2.17	3.43	2.84	3.38	4.76	3.51	2.25	3.09	3.38
Medical care ..	..	..	2.98	1.01	2.96	2.69	2.86	1.44	1.20	2.15
Personal care ..	..	3.35	2.70	2.90	3.15	3.33	3.47	2.04	3.37	3.07
Education and reading ..	..	0.24	1.82	0.35	1.11	1.54	2.85	..	0.25	1.14
Recreation and amusement ..	..	9.148	0.59	0.70	0.86	1.29	1.56	2.03	1.75	1.04
Transport and communication ..	..	0.72	0.62	1.70	1.69	1.24	1.02	0.25	1.95	1.35
Subscription, etc. ..	..	2.72	1.80	0.82	8.30	1.87	1.52	0.22	0.37	2.54
Personal effects and miscellaneous expenses ..	..	1.28	1.26	1.74	1.74	1.59	2.37	0.85	1.65	1.66
Sub-total : non-food ..	..	43.71	50.26	48.11	64.28	66.12	63.62	37.56	43.18	54.78
Total : consumption expenditure ..	..	106.64	119.10	111.70	137.62	143.02	134.95	76.54	88.54	120.90
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation ..	..	..	0.71	0.70	0.53	1.40	0.73	..	0.07	0.68
Remittance to dependants ..	..	..	..	..	0.38	..	1.97	3.21	11.43	1.56
Savings and investments ..	..	2.24	2.67	4.59	4.84	4.41	3.38	6.77	5.94	4.40
Debts repaid ..	..	..	5.21	3.45	4.46	8.37	3.64	5.55	0.30	4.43
Total : non-consumption expenditure ..	..	2.24	8.59	8.74	10.21	14.18	9.72	15.53	17.74	11.07
Total disbursements ..	..	108.88	127.69	120.44	147.83	157.20	144.67	92.07	106.28	131.97

The percentage expenditure on food showed a downward trend with an increase in per capita income except in the per capita income class 'Rs. 25 to less than Rs. 35' and the highest per capita income class ('Rs. 65 and above') where it was slightly (less than half per cent.) higher than that in the preceding per capita income class. The sudden drop in the absolute expenditure on food in the case of last two higher income class was due, partly, to the concentration of single member families in these classes. While the percentage expenditure on non-

food items such as clothing, bedding and headwear, generally increased with an increase in per capita income, that on footwear, subscriptions, gifts, charities, ceremonials etc., transport and communication, personal effects and personal care did not show any clear-cut trend.

### 5.6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

#### 5.61 Analysis by per capita income classes

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)										
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All	
1	2	3	4	5	6	7	8	9	10	11	
<45	..	..	..	8.02	13.32	13.16	23.39	17.32	34.23	43.87	18.26
45—<50	..	..	..	8.18	10.96	6.67	7.82	14.04	14.82	17.85	10.34
50—<55	..	..	..	14.03	12.97	14.08	15.58	22.19	11.18	14.64	14.59
55—<60	..	..	63.89	19.66	12.32	33.03	19.72	17.54	16.52	16.87	20.08
60—<65	..	..	36.11	22.72	8.65	13.14	13.25	3.40	..	6.77	11.66
65—<70	..	..	..	24.36	30.46	16.39	15.86	17.22	23.25	..	19.66
70 and above	..	..	..	3.03	11.32	3.53	4.38	7.69	..	..	5.41
Total	..	100.00	100.00	100.00	100.00	100.00	2000.00	100.00	100.00	100.00	100.00

The percentage of families having significantly low percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food generally declined in the case of high per capita income classes.

### 5.62 Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effect of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure			Number of families (unestimated)	Family size					
				1	2 and 3	4 and 5	6 and 7	Above 7	All
1			2	3	4	5	6	7	8
<45	..	..	47	45.26	7.85	18.02	14.33	10.96	18.26
45—<50	..	..	25	15.57	12.21	11.74	5.41	8.07	10.34
50—<55	..	..	33	6.13	25.94	11.25	16.92	11.37	14.59
55—<60	..	..	44	17.31	24.69	18.22	24.03	12.78	20.08
60—<65	..	..	32	5.04	5.41	13.11	16.86	13.91	11.66
65—<70	..	..	48	6.70	21.69	21.16	17.25	33.38	19.66
70 and above	..	..	14	3.99	2.21	6.50	5.20	9.53	5.41
Total	..	..	243	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families	..	..	X	13.91	17.75	31.58	25.24	11.52	100.00
Number of families (unestimated)	..	..	X	30	42	77	62	32	243

About 45 per cent. of the single member families spent less than 45 per cent. of the total expenditure on food and only about 16 per cent. of such families spent 60 per cent. or more on food. As against this, only about 14 per cent. and 11 per cent. of the families, containing 6 or 7 and above 7 members respectively, spent less than 45 per cent. on food and similarly 39 per cent. and 57 per cent. of such families spent 60 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more, which are appreciably lower or higher than the overall average percentage expenditure on food.

### 5.7 Proportion of families reporting expenditure on selected sub-groups

The percentages of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay often reveal a great deal about the expenditure habits of the population group. Such figures are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Items	Family size						All	Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven			
1	2	3	4	5	6	7	8	
Prepared meals and refreshments .. ..	88.51	95.54	64.67	84.37	81.67	80.46	196	
Non-alcoholic beverages ..	38.11	75.34	82.60	88.09	93.65	77.78	189	
Pan, supari ..	74.90	79.74	87.19	94.48	95.18	86.91	211	
Tobacco and tobacco products	63.95	79.64	91.01	89.42	86.70	84.33	209	
Alcoholic beverages ..	6.46	6.61	9.57	10.11	2.09	7.88	20	
Furniture and furnishings ..	3.08	9.21	7.16	8.15	3.79	6.82	15	
Household services ..	56.64	82.39	89.83	90.27	83.60	83.29	205	
Medical care ..	17.00	37.29	21.25	36.15	27.63	28.00	68	
Personal care ..	96.37	100.00	100.00	100.00	100.00	99.50	242	
Education and reading ..	17.62	5.65	19.68	33.54	27.88	21.34	49	
Recreation and amusement ..	65.31	50.96	40.15	49.85	41.08	48.13	123	
Transport and communication	51.96	35.66	25.27	29.29	40.37	33.58	78	
Remittance to dependants ..	38.44	6.00	..	..	..	6.41	14	
Savings and investments ..	54.65	43.94	53.43	61.81	70.19	55.96	140	
Debts repaid ..	5.87	10.60	13.51	22.34	36.43	16.80	42	

A little more than 80 per cent. of the families incurred expenditure on prepared meals and refreshments. About 78 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most of the families surveyed were addicted to tobacco and tobacco products and pan supari. The percentage of such families was 84 and 87 respectively and this was relatively low in case of single member families. Only about 8 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure but a majority of families in all size classes spent on household services which most often consisted of employment of sweeper. The percentage of families reporting expenditure on education and reading was

about 21, the percentage in the different size classes varying from 18 in case of single member families to 33.5 in case of families consisting of six or seven members. About 48 per cent. of the families reported expenditure on recreation and amusement. It was the maximum (65.3 per cent.) in case of single member families. The use of means of transport and communication was not so widespread and only about 34 per cent. of the families reported expenditure on this sub-group.

About 56 per cent. of the families were either saving or investing some amount. On the other hand, expenditure on account of remittance to dependants was reported by only a small percentage of all families viz., about 6. Naturally, the families reporting expenditure on this sub-group were mostly single member families. About 17 per cent. of the families were making repayments on debts.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding "prepared meals and refreshments" for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

*Average quantity consumed per family per month by items*

Item	Standard unit (quantity)	Number of families reporting (unestimated)*	Average quantity consumed per family
1	2	3	4
<i>Food, beverages, etc. Cereals and products</i>			
Rice .. .. .	kg.	179	5.95
Wheat .. .. .	"	215	49.03
Wheat atta .. .. .	"	4	0.63
Jowar .. .. .	"	18	1.19
Gram .. .. .	"	7	0.21
Gram atta .. .. .	"	2	0.01
Chira, muri, khoi, lawa .. .. .	"	1	0.01
Maida .. .. .	"	6	0.04
Suji, rawa .. .. .	"	5	0.02
<i>Pulses and products</i>			
Arhar .. .. .	"	169	1.35
Gram .. .. .	"	87	0.53
Moong .. .. .	"	176	1.13
Masur .. .. .	"	151	0.90
Urd .. .. .	"	121	0.66
Other pulses .. .. .	"	2	0.05
Pulse products .. .. .	"	4	0.02
<i>Oil-seeds, oils and fats</i>			
Mustard oil .. .. .	"	9	0.07
Gingelly oil .. .. .	"	200	1.85
Groundnut oil .. .. .	"	7	0.07
Other vegetable oils .. .. .	"	2	0.01
Vanaspati .. .. .	"	56	0.37

\*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—contd.

1					2	3	4
<i>Meat, fish and eggs</i>					kg.		
Goat meat	..	..	..	..	"	84	0.84
Beef ..	..	..	..	..	"	25	0.35
Buffalo meat	..	..	..	..	"	40	0.72
Fresh fish	..	..	..	..	"	15	0.06
Egg hen	..	..	..	..	no.	4	0.21
<i>Milk and products</i>							
Milk cow	..	..	..	..	l.	89	3.49
Milk buffalo	..	..	..	..	l.	109	3.10
Curd ..	..	..	..	..	kg.	9	0.04
Ghee cow	..	..	..	..	"	2	0.01
Ghee buffalo	..	..	..	..	"	94	0.39
Other milk and products	..	..	..	..	"	1	0.04
<i>Condiments and spices</i>							
Salt ..	..	..	..	..	"	221	1.39
Turmeric	..	..	..	..	g.	220	112.44
Chilly green	..	..	..	..	"	60	112.32
Chilly dry	..	..	..	..	"	220	488.71
Tamarind	..	..	..	..	"	1	0.35
Onion ..	..	..	..	..	kg.	214	2.41
Garlic ..	..	..	..	..	g.	207	213.91
Coriander	..	..	..	..	"	216	369.63
Ginger ..	..	..	..	..	"	26	19.13
Methi ..	..	..	..	..	"	4	3.85
Mustard	..	..	..	..	"	2	1.28
Zira ..	..	..	..	..	"	39	11.90
Clove ..	..	..	..	..	"	16	2.45
Elachi ..	..	..	..	..	"	10	0.47
Mixed spices	..	..	..	..	"	185	55.64
<i>Vegetables and products</i>							
Potato ..	..	..	..	..	kg.	147	1.87
Multi-turnip, radish	..	..	..	..	"	2	0.02
Other root vegetable	..	..	..	..	"	1	..
Brinjal ..	..	..	..	..	"	90	0.73
Cauliflower	..	..	..	..	"	19	0.24
Cabbage	..	..	..	..	"	3	0.05
Ladies finger	..	..	..	..	"	33	0.26
Tomato	..	..	..	..	"	52	0.66
Pumpkin	..	..	..	..	"	20	0.15
Gourd ..	..	..	..	..	"	19	0.16
Karela ..	..	..	..	..	"	6	0.02
Pea ..	..	..	..	..	"	3	0.03
Other vegetables	..	..	..	..	"	46	2.07
Palak ..	..	..	..	..	"	22	0.28
Methi ..	..	..	..	..	"	35	0.37
Other leafy vegetables	..	..	..	..	"	16	0.50
Other vegetable products	..	..	..	..	"	1	..
<i>Fruits and products</i>							
Banana plantain	..	..	..	..	no.	34	3.71
Orange ..	..	..	..	..	"	10	0.69
Lemon ..	..	..	..	..	"	2	0.20
Mango ..	..	..	..	..	"	7	3.64
Water melon	..	..	..	..	"	4	0.21
Coconut	..	..	..	..	"	7	0.10
Papaya ..	..	..	..	..	"	2	0.04
Cashew nut	..	..	..	..	kg.	1	..

TABLE 6.1—concl'd.

					1	2	3	4
<i>Fruits and products—contd.</i>								
Apple ..	..	..	..	..	kg.		3	0.02
Kharbooza ..	..	..	..	..	"		6	0.19
Dried fruit ..	..	..	..	..	"		5	..
Other fruits ..	..	..	..	..	"		18	0.25
Other fruit products ..	..	..	..	..	"		1	0.72
<i>Sugar, honey, etc.</i>								
Sugar crystal ..	..	..	..	..	"		209	2.69
Sugar deshi ..	..	..	..	..	"		5	0.07
Gur ..	..	..	..	..	"		119	0.94
Honey ..	..	..	..	..	"		1	..
Others ..	..	..	..	..	"		1	0.07
<i>Pan, supari</i>								
Pan leaf ..	..	..	..	..	no.		151	115.99
Pan finished ..	..	..	..	..	"		150	59.80
Supari ..	..	..	..	..	g.		161	503.99
Lime ..	..	..	..	..	"		42	59.37
Katha ..	..	..	..	..	"		152	75.81
<i>Tobacco and products</i>								
Bidi ..	..	..	..	..	no.		144	337.68
Cigarette ..	..	..	..	..	"		22	18.13
Zarda kimam surti ..	..	..	..	..	g.		33	19.71
Chewing tobacco ..	..	..	..	..	"		30	19.01
Smoking tobacco ..	..	..	..	..	"		6	18.43
Leaf tobacco ..	..	..	..	..	"		62	32.19
Hukka tobacco prepared ..	..	..	..	..	"		2	5.37
<i>Alcoholic beverages</i>								
Country liquor ..	..	..	..	..	pint		16	0.17
Bhang ..	..	..	..	..	g.		3	0.12
<i>Other beverages</i>								
Tea leaf ..	..	..	..	..	kg.		185	0.17

kg.=kilogram; g.=gram; l.=litre; no.--number.

The quantity of cereals and products consumed, on an average, by a working class family per month was 57.09 kg. Of this, the major portion (54.98 kg.) was accounted for by wheat and rice. The average size of a family in terms of adult consumption units was 3.78 and hence the quantity of cereals consumed per adult per day worked out to about 0.50 kg. Besides 57.09 kg. of cereals and products, a family consumed 464 kg. of pulses and pulse products, 6.59 l. of milk (cow and buffalo), 0.48 kg. of milk and milk products, 2.37 kg. of oils and fats, 1.97 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available) 5.19 kg. of condiments and spices, 7.14 kg. of vegetables and vegetable products and 3.77 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products, but this could not be reduced to weight, and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of foodstuffs consumed, on an average, by a family of industrial workers in Bhopal.



Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, supari, bidi, leaf tobacco, chewing tobacco and tea leaf was recorded.

## 6.2 Analysis of nutrition contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Bhopal was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups:—

1. The caloric requirements for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5 to 14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.
2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 to 14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.
3. The calcium requirements of children up to 15 years were assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.
4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.
5. The vitamin B<sub>1</sub> requirements was calculated at 0.5 mg. per 1,000 calories.
6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75R worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

*Nutritive value of food stuffs consumed, on an average, by a working class family*

Nutrients						Quantity consumed per day per family	Quantity recommended
1						2	3
Calories	..	..	..	..	..	9,335	10,194
Protein	..	..	..	..	..	292 g.	26 g.
Fat	..	..	..	..	..	150 g.	..
Calcium	..	..	..	..	..	1.7 g.	5.4 g.
Iron	..	..	..	..	..	146 mg.	97 mg.
Vitamin A	..	..	..	..	..	6,767 i.u.	16,275 i.u.
Vitamin B1	..	..	..	..	..	5.9 mg.	5.1 mg.
Vitamin C	..	..	..	..	..	254 mg.	232 mg.
Nicotinic acid	..	..	..	..	..	56.0 mg.	..
Riboflavin	..	..	..	..	..	2.4 mg.	..

g.—gram; mg.—milligram; i.u.—international unit.

From the above it would appear that while the overall nutritive value of the diets was fair, there was room for improvement. Increased intake of leafy vegetables, fruits like guava and mangoes and intake of at least skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of vitamin 'A' and calcium.

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1 Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditures for current living and amounts spent to increase assets or decrease liabilities and receipts include money incomes (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Moreover, in the present survey the value of consumption of articles of Food, Drink, Tobacco and Fuel and Light were taken on the disbursement-side and not the purchase value. Net income from "Family members enterprise account" could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1  
*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or— (Rs.)
1	2	3	4	5
Less than 30 .. ..	0.81	43.35	56.17	—12.82
30 to less than 60 .. ..	5.99	65.29	67.15	—1.86
60 to less than 90 .. ..	41.36	97.40	97.48	—0.08
90 to less than 120 .. ..	24.32	143.05	139.02	+4.03
120 to less than 150 .. ..	15.25	171.85	170.42	+1.43
150 to less than 210 .. ..	9.57	206.21	204.49	+1.72
210 and above .. ..	2.70	291.96	288.36	+3.60
<b>Total</b> .. ..	<b>100.00</b>	<b>133.19</b>	<b>131.97</b>	<b>+1.22</b>

Taking all income classes, the net balancing difference was +Rs. 1.22 or 0.92 per cent. of the total receipts. Except for the first three income classes, the net balancing difference was positive, i.e., receipts were more than disbursements.

## 7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position, of the families. The term "current money income" has been taken to include income from paid employment, self-employment and other income such as that from rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on account of remittance to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2  
*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							
	<30	30 <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	22.97	50.41	74.30	101.93	134.47	175.75	241.77	102.80
Average monthly expenditure per family (Rs.)	56.17	61.98	92.15	120.63	151.74	192.42	261.38	123.14
<i>Monthly balance</i>								
Percentage of families recording <sup>1</sup> surplus to total families	..	1.49	14.30	5.71	5.77	3.42	1.41	32.10
Percentage of families recording deficit to total families	0.81	4.50	27.06	18.61	9.48	6.15	1.29	67.90
Average surplus (+) or deficit (—) per family (Rs.)	—33.20	—11.57	—17.35	—28.70	—20.27	—16.67	—19.61	—20.34

<sup>1</sup> Zero balance is considered as surplus.

Of the total families surveyed, 67.9 per cent. had deficit budgets while the remaining 32.1 per cent had balanced or surplus budgets. Except in the highest income class, more families had deficit than surplus in all income classes.

### 7.3 Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family type in terms of the number of adults and children in the family.

TABLE 7.3  
*Budgetary position by family composition*

Item particulars	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child	other families	
1	2	3	4	5	6	7	8	9	10	11	12
Percent- age of families record- ing sur- plus <sup>1</sup> to total families	6.47	..	0.97	2.08	2.73	3.23	0.53	0.42	4.45	11.22	32.10
Percent- age of families record- ing de- ficit to total families	6.89	0.43	7.44	5.30	5.30	9.57	1.43	3.92	11.10	16.52	67.90
Average amount of sur- plus(+) or defi- cit (—) (Rs.) per family over all families together	—0.80	—50.91	—22.68	—13.15	—5.43	—26.50	—25.10	—26.50	—28.50	—26.08	—20.34

<sup>1</sup> Zero balance is considered as surplus.

Taking all families in each group, the net result was a deficit balance although the deficit was the least in the case of single member families.

## PART II (LEVEL OF LIVING)

### CHAPTER 8

#### LEVEL OF LIVING

##### 8.1 *Concept of 'level of living'*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Bhopal. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule B) from an independent smaller sample of families. The additional aspects of level of living covered were:—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

## 8.2 Scope of Schedule 'B'.

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under "Education" information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of work, awareness of rights, trade unionism and social security", details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error *e.g.*, investigator and informant bias arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (60 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1 General Education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children and others, by reasons and income classes.

**TABLE 9.1**

*Distribution of persons (aged 5 years and above) by income and educational standards*

Item	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) .. ..	18	162	48	228
Percentage to total .. ..	7.89	71.06	21.05	100.00
<i>(A) All persons</i>				
Percentage receiving education .. ..	16.67	9.26	2.08	8.33
Percentage not receiving education .. ..	83.33	90.74	97.92	91.67
Total ..	100.00	100.00	100.00	100.00
<i>(B) Children</i>				
Percentage receiving education .. ..	42.86	22.92	12.50	23.81
Percentage not receiving education .. ..	57.14	77.08	87.50	76.19
Total ..	100.00	100.00	100.00	100.00
<i>(C) All persons receiving education</i>				
Percentage not reposing ..	..	26.67	..	21.05
Percentage receiving education in primary schools ..	..	40.00	..	31.58
Percentage receiving education in secondary schools ..	100.00	20.00	100.00	36.84
Percentage receiving education in other institutions ..	..	13.33	..	10.58
Total ..	100.00	100.00	100.00	100.00



TABLE 9.2

*Percentage distribution of persons—children and others—not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Chil- dren	Others	Chil- dren	Others	Chil- dren	Others	Chil- dren	Others
	1	2	3	4	5	6	7	8
Not reporting ..	25.00	18.18	8.11	1.82	42.86	42.50	14.57	13.04
Financial difficulties ..	75.00	63.64	40.54	39.09	..	25.00	37.50	37.27
Lack of facility ..	..	..	13.51	10.91	..	2.50	10.42	8.08
Domestic difficulties ..	..	..	2.70	..	..	2.50	2.08	0.62
Attending to family enterprise ..	..	..	..	..	..	5.00	..	1.24
Lack of interest ..	..	9.09	16.22	43.64	14.28	10.00	14.58	32.92
Others ..	..	9.09	18.92	4.54	42.86	12.50	20.84	6.83
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of the total family members aged 5 and above, only about 8 per cent. were receiving education. The proportion of the members receiving education was large in lower income classes. The percentage of children of 5 to 14 years of age receiving education was about 24. Of the total members receiving education, about 32 per cent. were studying in Primary Schools, about 37 per cent. in Secondary Schools and the rest were receiving education through other institutions e.g., colleges, universities, technical institutions, literacy centres, etc. The main reasons for members not receiving education were financial difficulties, lack of interest and lack of facilities.

## 9.2 Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired through family tradition and not through formal education or training, only 3 members reported possession of such skill. Four members were receiving technical education or training as fitters and blacksmiths. Desire for technical education and training was expressed by 2 members and the occupation or vocation which they had in view was engineering.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1 *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

#### 10.2 *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration treatment, and source of assistance. In all there were 15 cases of sickness reported among 262 members of the sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.

TABLE 10.1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences*

(a) <i>Type of sickness—</i>		Percentage of cases	(b) <i>Duration (during the reference period)—</i>	Percentage of cases
Not reporting ..	..	..	Not reporting ..	13.33
Dysentery, diarrhoea, stomach trouble ..	..	26.67	Below 7 days ..	26.67
Fever ..	..	20.00	7 days to below 15 days ..	6.67
Respiratory diseases ..	..	13.33	15 days to below ..	..
Cough and Cold ..	..	6.67	30 days ..	13.33
Other diseases ..	..	33.33	30 days to below ..	40.00
			60 days ..	..
			60 days ..	..
Total ..	..	100.00	Total ..	100.00

TABLE 10.1—*contd.*

(c) <i>Type of treatment</i> —		Percentage of cases	(d) <i>Source of assistance received</i> —		Percentage of cases
Not reporting	..	6·67	Not reporting	..	66·67
No treatment	..	20·00	No assistance received	..	20·00
Self-treatment	..	20·00	Friends and relatives	..	..
Ayurvedic treatment	..	6·67	Money-lender	..	..
Unani treatment	..	6·67	Employer	..	6·67
Homoeopathic treatment	..	6·66	Others	..	6·66
Allopathic treatment	..	33·33			
Others	..	..			
Total	..	100·00	Total	..	100·00
(e) <i>Consequences (for gainfully occupied members of families)</i>					
Work and normal diet stopped	..	46·67			
Only work stopped	..	33·33			
Only normal diet stopped	..	..			
None stopped	..	20·00			
Total	..	100·00			

The distribution of cases by duration of sickness showed that in about 27 per cent. of the cases the sickness lasted for less than 7 days and in a little more than half of the cases, it lasted for 15 days or more. Financial assistance for treatment was received from employers in about 7 per cent. of the cases only. Taking the cases of sickness among gainfully occupied members of the families, in about 80 per cent. of such cases, sickness resulted in abstention from work. The average duration of such absence was 11 days.

## HOUSING CONDITIONS

11.1 *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential houses of sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2 *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

			Percentage of families				Percentage of families
(a) <i>Type of building—</i>				(b) <i>Ownership or type of landlord—</i>			
Chawl/bustee	..	..	56.67	Employer	..	..	5.00
Flat	..	..	1.67	Self	..	..	28.33
Independent house	..	..	38.33	Private	..	..	63.34
Others	..	..	3.33	Public bodies	..	..	3.33
Total	..	..	100.00	Total	..	..	100.00
(c) <i>Type of structure—</i>				(d) <i>Condition of repairs—</i>			
Permanent katcha	..	..	48.33	Not reporting	..	..	1.67
Permanent pucca	..	..	28.33	Good	..	..	31.66
Temporary katcha	..	..	3.34	Moderately good	..	..	51.67
Temporary pucca	..	..	20.00	Bad	..	..	15.00
Total	..	..	100.00	Total	..	..	100.00
(e) <i>Sewage arrangements—</i>				(f) <i>Ventilation arrangement—</i>			
Satisfactory	..	..	43.33	Not reporting	..	..	1.67
Moderately satisfactory	..	..	26.67	Good	..	..	50.00
Unsatisfactory	..	..	30.00	Bad	..	..	13.33
Total	..	..	100.00	Tolerable	..	..	35.00
Total	..	..	100.00	Total	..	..	100.00

About 57 per cent. of the sampled families were living in chawls bustees, 38 per cent. in independent houses, about 2 per cent. in flats and the rest had other modes of accommodation. Roughly 63 per cent. of the families were living in private buildings, about 28 per cent. in self-owned houses, 5 per cent. in buildings provided by employers and about 3 per cent. in buildings provided by public bodies.

The structure of the building was katcha in 52 per cent. of the cases. The rest of the families forming about 48 per cent. were living in pucca houses, i.e., with walls built of cement, bricks, concrete or stone.

### 11.3 Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

*Percentage distribution of dwellings by various characteristics*

Percentage of dwellings				Percentage of dwellings			
(a) Number of living rooms in dwelling—				(b) Lighting type—			
Not reporting	..	..	1.67	Not reporting	..	..	3.33
One	..	..	53.33	Electricity	..	..	15.00
Two	..	..	33.34	Kerosene	..	..	81.67
Three	..	..	8.33				
More than three	..	..	3.33				
Total				Total			
	..		100.00		..		100.00
(c) Provision of kitchen—				(d) Number of store rooms—			
Separate kitchen provided	..		13.33	Not reporting	..	..	1.67
Where not provided using—				No store room	..	..	93.33
(i) Room in common use with	..			One	..	..	5.00
other families	..						
(ii) Part of living room	..		61.67	Total	..		100.00
(iii) Covered or uncovered							
verandah	..		20.00				
(iv) No specific part of the							
house	..	..	..				
(v) Not needed	..	..	..				
(vi) Not reporting	..		5.00				
Total	..		100.00				
(e) Provision of bath room—				(f) Provision of covered verandah—			
Not reporting	..		1.67	Not reporting	..	..	3.33
No bath room provided	..		80.00	Provided	..	..	53.34
Where provided—				Not Provided	..	..	43.33
(i) In individual use	..		13.33				
(ii) In common use	..		5.00				
Total	..		100.00	Total	..		100.00

TABLE 11.2—*contd.*

	Percentage of dwellings	Percentage of dwellings
<i>(g) Source of water supply—</i>		
Tap provided—		
(i) In dwelling .. ..	3.33	
(ii) Outside dwelling ..	9.00	
Well (with or without hand pump) .. ..	6.67	
Rivers, lakes and springs ..	..	
Total .. ..	100.00	
<i>(i) Type of latrine—</i>		
Not reporting .. ..		1.92
Flush system .. ..		..
Septic tank system .. ..		..
Manually cleaned .. ..		98.08
Total .. ..		100.00
<i>(h) Provision of latrine—</i>		
No latrine .. ..	15.00	
In individual use .. ..	36.67	
In common use with other families .. ..	48.33	
Total .. ..	100.00	

It would be seen that though a large number of dwellings were having two living rooms, in a large majority of cases there was no provision for kitchen, store-room and bath-room and tap in the dwelling.

#### 11.4 Distance of dwelling from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	One mile to less than two miles	Two miles and above	
1	2	3	4	5	6	7
Work-place of main earner	11.67	..	28.33	23.33	36.67	100.00
Primary School ..	56.67	30.00	5.00	5.00	3.33	100.00
Medical aid centre ..	33.33	10.00	26.67	15.00	15.00	100.00
Hospital .. ..	30.00	6.67	21.67	31.66	10.00	100.00
Play-ground for children	60.00	35.00	1.67	1.67	1.66	100.00
Cinema house ..	21.67	6.67	30.00	23.33	18.33	100.00
Shopping centre-grocery	6.67	..	48.33	23.33	21.67	100.00
Shopping centre-vegetables	8.33	..	55.00	20.00	16.67	100.00
Employment exchange ..	65.00	31.67	..	..	3.33	100.00
Railway Station ..	6.67	..	20.00	33.33	40.00	100.00
Bus stop .. ..	41.67	13.33	30.00	8.33	6.67	100.00
Post office .. ..	1.67	..	58.33	23.33	16.67	100.00

In a majority of the cases, work-places of the main earners were at a distance of less than 2 miles. Other important places of visit by workers and their families, such as shopping centres, post office and bus stop were within a distance of 1 mile in a majority of reporting cases. Medical aid centre and cinema in majority of reporting cases, were within a distance of 2 miles. A majority of the families did not report anything regarding visits to school playground for children and employment exchange. Of the reporting families a majority did not visit a school.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

#### 12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1

#### *Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked			
	Not report- ing	Permanent employees	Other employees	All workers
1	2	3	4	5
(a) <i>Paid employment—</i>				
(i) In factories .. ..	100.00	94.87	90.08	92.83
(ii) In other establishments .. ..	..	2.78	4.99	3.71
(b) Self-employment .. ..	..	..	..	..
(c) In employment but not at work .. ..	..	2.35	1.14	1.73
(d) <i>Not in employment</i>				
Seeking work .. ..	..	..	3.79	1.73
Not working but available for work .. ..	..	..	..	..
Not available for work .. ..	..	..	..	..
Total .. ..	100.00	100.00	100.00	100.00
Total number of employees .. ..	2	36	32	70*

\* One out of 71 employees did not furnish employment particulars.



There was a clear difference in pattern for permanent and other employees. In the case of the former, the percentage of man-weeks in "not in employment" was nil but not so in the case of the latter, who had a lesser quantum of paid employment in factories.

### 12.3 Condition of work-place

Table 12.2 gives the opinion of the worker-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the conditions of work-places.

TABLE 12.2

*Percentage distribution of employee-members according to opinion expressed on conditions of work-places by industry group*

Condition of work-place	Industry group			
	Cotton Textile	Printing and publishing	Rest	All
1	2	3	4	5
<i>Temperature, humidity and ventilation—</i>				
Not reporting .. ..	..	..	8.82	4.23
Uncomfortable .. ..	29.63	20.00	32.36	29.58
Tolerable or comfortable .. ..	62.96	80.00	50.00	59.15
No particular comment .. ..	7.41	..	8.82	7.04
Total ..	100.00	100.00	100.00	100.00
<i>Illumination—</i>				
Not reporting .. ..	..	..	8.82	4.23
Too dark .. ..	..	..	..	..
Too bright .. ..	..	..	2.94	1.41
Tolerable or good .. ..	96.30	100.00	79.42	88.73
No particular comment .. ..	3.70	..	8.82	5.63
Total ..	100.00	100.00	100.00	100.00
<i>Cleanliness—</i>				
Not reporting .. ..	..	..	8.82	4.23
Dirty .. ..	3.70	..	11.76	7.04
Fair or good .. ..	96.30	100.00	76.48	87.32
No particular comment .. ..	..	..	2.94	1.41
Total ..	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangement—</i>				
Not reporting .. ..	..	..	11.76	5.63
Uncomfortable .. ..	18.52	20.00	20.59	19.72
Comfortable .. ..	33.33	80.00	35.30	40.85
No particular comment .. ..	48.15	..	32.35	33.80
Total ..	100.00	100.00	100.00	100.00
Total number of employees ..	27	10	34	71

### 12.4 Amenities provided

Relevant data collected from 71 worker-members (excluding those whose place of work was their own residences) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

*Percentage distribution of employee-members according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Un-satisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and Urinals	4.23	12.08	83.09	100.00	18.64	81.36	..	100.00
Bath ..	4.23	60.56	35.21	100.00	12.00	88.00	..	100.00
Wash places ..	4.23	9.86	85.91	100.00	16.39	81.97	1.64	100.00
Drinking water ..	4.23	5.63	90.14	100.00	14.08	84.38	1.56	100.00
Rest-shelter ..	4.23	59.15	36.62	100.00	26.92	65.39	7.69	100.00
Canteen ..	4.23	26.76	69.01	100.00	42.86	51.02	6.12	100.00
Reading or recreation	4.23	92.95	2.82	100.00	..	100.00	..	100.00
Co-operative stores and grain shops ..	4.23	85.91	9.86	100.00	..	100.00	..	100.00
Technical Training	4.23	92.95	2.82	100.00	50.00	50.00	..	100.00
Medical facility arranged by employers	4.23	21.13	74.64	100.00	45.28	24.53	30.19	100.00
Medical facility arranged by E.S.I.C.	39.44	60.56	..	100.00	..	..	..	..

### 12.5 Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

*Distribution of employee-members by rights and benefits under labour laws and awareness thereof*

Rights and benefits	Percentage of employee-members by awareness				Total
	Not reporting	Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Factories Act—</i>					
Maximum daily hours of work at normal wages .. ..	..	98.51	..	1.49	100.00
Rate of overtime wages ..	..	67.16	5.97	26.87	100.00
Entitlement to leave with wages ..	1.49	74.63	4.48	19.40	100.00
Rate of leave with wages ..	4.48	59.70	4.48	31.34	100.00
<i>Payment of Wages Act—</i>					
Payment of wages at regular intervals .. ..	..	98.51	1.49	..	100.00
Maximum interval at which wages can be paid ..	..	94.03	5.97	..	100.00
Imposition of fines—deduction from wages .. ..	..	32.84	13.43	53.73	100.00
Procedure for complaints ..	..	22.39	5.97	71.64	100.00

TABLE 12.4—contd.

1	2	3	4	5	6
<i>Workmen's Compensation Act—</i>					
Compensation for temporary disablement .. .. .	..	36.92	16.92	46.16	100.00
Compensation for death due to work accident .. .. .	3.08	26.15	7.69	63.08	100.00
Procedure for complaints .. .. .	3.08	26.15	15.39	55.38	100.00
<i>Industrial Employment (Standing Orders) Act—</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. .. .. .	..	37.31	7.46	55.23	100.00
Approval of procedure .. .. .	..	17.91	5.97	76.12	100.00
Intimation of procedures to the workers .. .. .	..	14.93	2.98	82.09	100.00
<i>Industrial Disputes Act—</i>					
Lay-off compensation .. .. .	..	16.67	10.60	72.73	100.00
Rate of lay-off compensation .. .. .	..	9.09	3.03	87.88	100.00
Notice of retrenchment .. .. .	..	34.85	6.06	59.09	100.00
Retrenchment compensation .. .. .	1.52	10.60	6.06	81.82	100.00
<i>Employees' Provident Funds Act and Scheme—</i>					
Contribution by employer .. .. .	1.82	61.82	7.27	29.09	100.00
Period after which the employer's contribution becomes payable .. .. .	1.82	21.82	9.09	67.27	100.00
Accumulation of interest .. .. .	1.82	27.27	1.82	69.09	100.00

## 12.6 Trade union membership

Data collected regarding association of employee-members with Trade Unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

### Distribution of employee-members according to membership of trade unions and other details

Item	Percentage of employee-members
<i>Membership—</i>	
Not reporting .. .. .	15.49
No union exists .. .. .	12.68
In case of a union .. .. .	
(a) Members .. .. .	45.07
(b) Not members .. .. .	26.76
Total .. .. .	100.00
<i>Subscription paid—</i>	
Not reporting or no subscription .. .. .	25.58
Paying regularly .. .. .	74.42
Not paying regularly .. .. .	..
Total .. .. .	100.00
<i>Rate of subscription per month—</i>	
Not reporting .. .. .	25.58
Less than Re. 0.25 .. .. .	6.98
Re. 0.25 to less than Re. 0.50 .. .. .	60.46
Re. 0.50 and above .. .. .	6.98
Total .. .. .	100.00

Of the total employee-members, 45 per cent. were stated to be members of trade unions. Of these, about 3/4ths were paying their subscription regularly. The most common rate of subscription was between Re. 0.25 to less than Re. 0.50 per month.

### 12.7 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuity. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

*Percentage distribution of employee-members by industry and length of service*

Length of service	Industry groups			
	Cotton textile	Printing and publishing	Rest	All
1	2	3	4	5
Not reporting .. ..	..	..	2.94	1.4
Less than 1 year .. ..	..	10.00	5.88	4.23
One year to less than 5 years ..	18.52	50.00	38.24	32.39
5 years to less than 10 years ..	14.81	40.00	38.24	29.58
10 years to less than 20 years ..	55.56	..	14.70	28.17
20 years and above .. ..	11.11	..	..	4.22
Total ..	100.00	100.00	100.00	100.00
Number of employees ..	27	10	34	71

By and large the employee-members of the sampled families constituted a stable labour force.

### 12.8 Service conditions

In regard to service conditions, information was obtained on shift-working, rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. The information was collected from the informants and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

*Percentage distribution of employee-members by industry and service conditions*

Service conditions				Industry group			
				Cotton Textile	Printing and publishing	Rest	All
1				2	3	4	5
<i>Shift working—</i>							
Not reporting	..	..	..	7.41	..	8.82	7.04
Day	..	..	..	25.93	70.00	64.71	50.71
Night	..	..	..	7.41	10.00	5.88	7.04
Evening	..	..	..	3.70	..	8.82	5.63
Rotation	..	..	..	55.55	20.00	11.77	29.58
Total	..			100.00	100.00	100.00	100.00
<i>Daily rest interval—</i>							
Not reporting	..	..	..	14.81	..	38.24	23.94
No rest interval	..	..	..	..	20.00	17.65	11.27
Half an hour	..	..	..	77.78	60.00	14.70	45.07
More than half an hour	..	..	..	7.41	20.00	29.41	19.72
Total	..			100.00	100.00	100.00	100.00
<i>Pay period—</i>							
Not reporting	..	..	..	3.70	..	8.82	5.63
Weekly	..	..	..	3.70	..	20.59	11.27
Fortnightly	..	..	..	7.41	..	..	2.82
Monthly	..	..	..	85.19	100.00	55.88	73.24
Others	..	..	..	..	..	14.71	7.04
Total	..			100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed—</i>							
Not reporting	..	..	..	11.11	10.00	29.41	19.72
0 day	..	..	..	33.33	10.00	29.41	28.17
1 to 10 days	..	..	..	7.41	20.00	17.65	14.08
11 to 15 days	..	..	..	48.15	50.00	20.59	35.21
16 days and above	..	..	..	..	10.00	2.94	2.82
Total	..			100.00	100.00	100.00	100.00

Roughly half of the worker-members were in day shifts, about 30 per cent. in shifts by rotation, 7 per cent. in night shifts and about 6 per cent. in evening shifts, i.e., from about 4 p.m. to 12 p.m. covering a good part of the night. In regard to daily rest-interval, about 45 per cent. of workers were enjoying half-an-hour daily rest-interval and about 20 per cent. of worker-members enjoyed rest-interval of more than half an hour. As regards pay-period about 73 per cent. of the workers were being paid monthly, about 11 per cent. weekly and about 3 per cent. fortnightly. The percentage of employee-members being paid monthly was markedly high in case of cotton textile and printing and publishing industries. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date

of survey show that a little over 14 per cent. of workers enjoyed leave from 1 to 10 days, about 35 per cent. from 11 to 15 days and about 3 per cent. for 16 days and above. About 28 per cent. of the workers reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the workers were in employment for a part of the reference year only and the data related to paid leave actually availed of.

### 12.9 Social security benefits

Data were also collected on social security benefits, e.g., under the Employee's Provident Fund and Employees' State Insurance Schemes, enjoyed by the employee-members as on the date of survey.

These data are presented in table 12.8.

TABLE 12.8

#### *Distribution of employees by social security benefits*

Scheme	Percentage of employee-members
<i>Provident Fund Scheme—</i>	
Not reporting .. .. .	4.22
No arrangement .. .. .	18.31
If arrangement—	
(A) Contributing .. .. .	46.48
(B) Not contributing—	
(i) Not interested .. .. .	29.58
(ii) Not eligible .. .. .	1.41
Total .. .. .	100.00
<i>Employees' State Insurance Scheme—</i>	
Not reporting .. .. .	4.23
No arrangement .. .. .	95.77
If arrangement .. .. .	..
(i) Contributing .. .. .	..
(ii) Not contributing .. .. .	..
Total .. .. .	100.00

Out of the total of 71 employee-members, about 46 per cent. were contributing to provident fund account either under the Provident Funds Act or under voluntary provident fund schemes maintained by the employers. Out of about 31 per cent. of employee-members who were not contributing, a majority of employees were not interested. In about 18 per cent. cases, there was no arrangement for provident fund.

None of the employee-members were covered under the Employees State Insurance Scheme.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1 *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2 *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

*A—Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings .. ..	224.00	289.02	525.44	319.07
Assets .. ..	585.00	935.54	823.89	889.58
Total ..	809.00	1,224.56	1,349.33	1,208.65

*B—Percentage distribution of savings and assets by form and income classes*

Form of Savings/Assets	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
<i>(i) Savings—</i>				
<i>(a) On family account—</i>				
Life Insurance premium paid .. ..	..	2.14	..	1.66
Provident fund—own contribution .. ..	13.84	12.62	10.52	12.33
Provident fund—employer's contribution .. ..	13.84	8.54	10.33	9.13
Small savings (bank, postal and cash in hand) .. ..	..	0.31	18.10	3.28
Others .. ..	..	..	..	..
Total ..	27.68	23.61	38.95	26.40

TABLE 13.1—contd.

1	2	3	4	5
(b) On enterprise and other purposes account ..	..	..	..	..
(ii) Assets--				
(a) On family account—				
Land .. ..	49.45	11.89	18.94	15.17
Buildings .. ..	22.25	49.24	25.52	43.77
Jewellery and ornaments	0.62	13.26	16.59	13.11
Others .. ..	..	2.00	..	1.55
Total ..	72.32	76.39	61.05	73.60
(b) On enterprise and other purposes account ..	..	..	..	..
Grand total ..	100.00	100.00	100.00	100.00
Total number of reporting families .. ..	5	46	9	60

All families reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 319.07 and of assets per reporting family to Rs. 889.58 giving a total of Rs. 1,208.65. Thus, savings formed about 26 per cent. and assets about 74 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

### 13.3 Extent of savings and assets

Table 13.2 gives frequency distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
No savings and assets ..	20.00	..	..	1.67
Less than Rs. 200 .. ..	20.00	10.87	11.11	11.66
Rs. 200 to below Rs. 500 ..	20.00	34.78	11.11	30.00
Rs. 500 to below Rs. 1,500	20.00	34.78	33.34	33.33
Rs. 1,500 to below Rs. 2,500	..	13.04	33.33	15.00
Rs. 2,500 to below Rs. 3,500	20.00	4.35	..	5.00
Rs. 3,500 to below Rs. 4,500	..	..	11.11	1.67
Rs. 4,500 and above ..	..	2.18	..	1.67
Total ..	100.00	100.00	100.00	100.00



Roughly 42 per cent. of the families reported savings and assets of less than Rs. 500 and about 33 per cent. of Rs. 500 to less than Rs. 1,500. In the next slab viz., between Rs. 1,500 to below Rs. 2,500 there was an appreciable percentage of families in the higher income classes.

### 13.4 Possession of durable articles and live-stock

In addition to savings and assets, data were collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed*

Durable articles and live-stock possessed on the date of survey				Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1				2	3	4	5
Table	..	..	..	7	11.67	10	1.43
Chair	..	..	..	8	13.33	12	1.50
Sewing machine	..	..	..	2	3.33	3	1.50
Clock, time-piece	..	..	..	10	16.67	10	1.00
Cot	..	..	..	47	78.33	111	2.36
Chouki	..	..	..	7	11.67	9	1.29
Tabla, dholak	..	..	..	3	5.00	4	1.33
Fountain pen	..	..	..	8	13.33	15	1.88
Wrist-watch	..	..	..	5	8.33	5	1.00
Bicycle	..	..	..	14	23.33	15	1.07
Cow, buffalo	..	..	..	1	1.67	2	2.00
Dog	..	..	..	1	1.67	1	1.00
She-goat	..	..	..	2	3.33	2	1.00

It would appear from the above table that the possession of somewhat costly durable articles, such as, sewing machine, bicycle, wrist watch, etc., was not very uncommon among the working class families surveyed.

### 13.5 Extent of indebtedness

Table 13.4 gives percentage distribution of families by amount of debt and income classes.

TABLE 13.4

*Percentage distribution of families by income class and amount of debt*

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 ..	..	21.05	25.00	18.52
Rs. 50 to less than Rs. 100	75.00	15.79	..	22.22
Rs. 100 to less than Rs. 150	..	21.05	..	14.81
Rs. 150 to less than Rs. 250	25.00	31.58	..	25.93
Rs. 250 to less than Rs. 500	..	10.53	25.00	11.11
Rs. 500 to less than Rs. 1,000	..	..	50.00	7.41
Total ..	100.00	100.00	100.00	100.00
Total number of families reporting debt ..	4	19	4	27

Taking all families together, about 81 per cent. families reported debt of less than Rs. 250 and about 7 per cent. between Rs. 500 to less than Rs. 1,000.

### 13.6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loan	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
<i>(A) On family account</i>			
Festival .. ..	..	2.85	2.38
Marriage .. ..	18.52	17.14	41.70
Child birth .. ..	11.11	8.57	7.51
Funeral .. ..	..	..	..
Sickness .. ..	40.74	42.86	27.76
Education .. ..	..	..	..
Unemployment or lay-off .. ..	..	..	..
Current deficit .. ..	14.82	17.14	8.86
Inherited debt .. ..	..	..	..
Others .. ..	7.41	5.72	6.31
Total ..	92.60	94.28	94.52
<i>(B) On enterprise and other purposes account—</i>			
Purchase of other assets .. ..	3.70	2.86	1.91
Cultivation .. ..	3.70	2.86	3.57
Total ..	7.40	5.72	5.48
Grand Total ..	100.00	100.00	100.00
Absolute Totals ..	27	35	4,197 Rs.

Out of the total of 60 sampled families, 27 or about 45 per cent. reported debt on the date of survey. Out of the families reporting debt about 93 per cent. had taken loans on "family account" and the rest on "enterprise and other purposes account".

### 13.7 Sources and terms of loans

Table 13.6 gives percentage distribution of loans by sources, nature of security, rate of interest and instalments for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalments for repayment*

By source			By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan		Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1		2	3	4	5	6	7	8
Not reporting	..	2.86	Not reporting	5.71	Not reporting	11.43	Not reporting	25.72
Provident fund	..	..	No security	54.28	No interest	28.57	Weekly	..
Co-operative society	..	11.43	Land	2.86	Less than 6%	..	Monthly	37.14
Employer	..	2.86	Ornaments and jewellery	22.86	6% to less than 12½%	11.43	Quarterly	..
Money-lender	..	34.28					Half yearly	..
Shopkeeper	..	2.86	Others	14.29	12½% to less than 25%	20.00	Yearly	..
Friends and relatives	..	45.71						
Others	..	..			25% to less than 50% and above	11.43	Others	37.14
						17.14		
Total	..	100.00		100.00		100.00		100.00

The largest proportion (about 46 per cent.) of loans were taken from friends and relatives. About 54 per cent. of loans were taken against no security. Ornaments and jewellery were given as securities in about 23 per cent. cases. About 29 per cent. of loans were taken without interest. Interest at the rate of 12½ per cent. to less than 25 per cent. was paid in case of 20 per cent. of the loans. The highest rate of interest i.e., 50 per cent. and above was paid in the case of about 17 per cent. of loans. About 37 per cent. of loans were to be repaid in monthly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1 *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Bhopal to 4.2 thousand. Of these, 14 per cent. consisted of single member families, 18 per cent. of two to three members, 32 per cent. of four to five members, 25 per cent. of six to seven members and the remaining 11 per cent. consisted of more than 7 members. By family type, the most common (33 per cent.) consisted of husband, wife and children. Others in order were those consisting of wife, children and other members (28 per cent.); unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (14 per cent.); unmarried earner and other members (9 per cent.); husband and wife (7 per cent.) and rest (9 per cent.)

The average size of the family was 4.65 persons. Of these, 1.26 were earners, 0.09 earning dependants and 3.30 non-earning dependants. Of the earners, 1.19 were adult males and 0.07 adults females (there being no children). About 74 per cent. of the families had only one income recipient. On an average, a family had 3.31 dependants (9 per cent.); husband and wife (7 per cent.) and rest (9 per cent.).

The average monthly income worked out to Rs. 102.80 per family and Rs. 22.07 per capita. The largest number of families (41 per cent. of the total) came within the income class 'Rs. 60 to less than Rs. 90' and their average income per family was Rs. 74.80. The families with an income of 'Rs. 210 and above' per month formed 3 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average income of Rs. 102.80 per family, income from paid employment accounted for Rs. 90.55 or 88 per cent., income from self-employment for Rs. 4.36 or 4 per cent. and income from "other sources" such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 7.89 or 8 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 123.14 per family, Rs. 26.43 per capita and Rs. 32.54 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variations in the different income classes.

Of the average monthly expenditure of Rs. 123.14 per family, consumption expenditure accounted for Rs. 120.90, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 66.12 or 55 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with a rise in per capita income

An analysis of the nutritive contents of the food-stuffs consumed, on an average by a working class family in Bhopal revealed that while the overall nutritive value of the diets was fair, there was room for improvement. Increased intake of green leafy vegetables, fruits like guava and mangoes and intake of atleast skimmed milk especially by children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium and vitamin 'A'.

#### 14.2 *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living excepting social characteristics relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Bhopal, 68\* per cent. of all members (aged 5 years and above) were illiterate and about 28\* per cent. had received education upto or below primary standard. During the period of survey, about 8 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 24. Reasons for not receiving education in case of children were mainly financial difficulties, lack of interest and lack of facilities.

Dysentery, diarrhoea and stomach trouble were the more important sicknesses reported. Allopathic treatment in cases of sickness was the most popular one among the families.

A majority of working class families were living in katcha private buildings. The accommodation occupied by them in the majority of cases consisted of one living room with no provision for separate kitchen, store or bath. In most cases there were arrangements for tap water supply though outside the dwellings and latrines cleaned manually. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, were in most of the reporting cases within a distance of one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 62 per cent. of these employee-members had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 51 per cent. of them were working in day shifts and about 30 per cent. in different shifts by rotation. About 45 per cent. were enjoying a daily rest interval of half an hour. Most of the employees were being paid monthly. Paid earned leave was being enjoyed by a majority of employee-members. About 46 per cent. of the employee-members were covered under the Employees' Provident Fund Scheme.

All the families reported assets and savings wholly on 'family account' on the date of survey. Savings formed about 26 per cent. and assets about 74 per cent. of the total amounts of savings and assets.

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\*Estimated figures.

The average amounts of savings and assets per reporting family on the date of survey worked to Rs. 319.07 and Rs. 889.58 respectively. Roughly 48 per cent. of the families reported savings and assets between Rs. 500 and Rs. 2,500.

About 45 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

## APPENDIX I

### *List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59*

#### *A. Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banares)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye
27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

**B. Mining Centres**

- 33. Jharia
- 34. Kodarma
- 35. Noamundi
- 36. Balaghat
- 37. Gudur
- 38. Barbil
- 39. Raniganj
- 40. Kolar Gold Field

**C. Plantation Centres**

- 41. Labac
- 42. Rangapara
- 43. Mariani
- 44. Doom Dooma
- 45. Coonoor
- 46. Darjeeling
- 47. Jalpaiguri
- 48. Chikmagalur
- 49. Ammathi
- 50. Mundakkayam



## APPENDIX II

### Average monthly expenditure—item-wise per family

Item	All Families		Single-member families	
	No. of reporting families	Average expenditure per family of all families (Rs.)	No. of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(a) CONSUMPTION <del>OF</del> EXPENDITURE</b>				
<b>FOOD, BEVERAGES, ETC.</b>				
<i>Cereals and products</i>				
Rice .. .. .	179	3.49	8	0.75
Wheat .. .. .	217	22.58	9	2.67
Wheat atta .. .. .	4	0.40	2	0.81
Jawar .. .. .	18	0.42	..	..
Gram .. .. .	7	0.10	1	0.10
Gram atta .. .. .	2	0.01	..	..
Chira, muri, khoi, lawa .. .. .	1	0.01	..	..
Maida .. .. .	6	0.03	..	..
Suji, rawa .. .. .	5	0.02	1	0.03
Grinding charges, etc. .. .. .	217	0.89	9	0.00
Sub-total: Cereals and products .. .. .	221	27.95	11	4.45
<i>Pulses and products</i>				
Arhar .. .. .	169	1.26	9	0.56
Gram .. .. .	87	0.36	2	0.04
Moong .. .. .	176	1.00	6	0.17
Masur .. .. .	151	0.71	2	0.05
Urd .. .. .	122	0.58	2	0.06
Other pulses .. .. .	2	0.04	..	..
Pulse products .. .. .	4	0.02	..	..
Sub-total: Pulses and products .. .. .	218	3.97	10	0.88
<i>Oil seeds, oils and fats</i>				
Mustard oil .. .. .	10	0.18	3	0.35
Gingelly oil .. .. .	200	3.75	8	0.40
Groundnut oil .. .. .	7	0.13	..	..
Other vegetable oil .. .. .	2	0.02	..	..
Vanaspati .. .. .	56	0.99	1	0.08
Sub-total: Oil seeds, oils and fats .. .. .	220	5.07	11	0.81

## APPENDIX II—contd.

	1	2	3	4	5
<i>Meat, fish and eggs</i>					
Goat meat .. .. .	84	1.74	4	0.46	
Beef .. .. .	25	0.23	..	..	
Buffalo meat .. .. .	40	0.51	..	..	
Fresh fish .. .. .	15	0.11	..	..	
Egg hen .. .. .	5	0.04	1	0.01	
Sub-total: Meat, fish and eggs ..	141	2.63	4	0.47	
<i>Milk and products</i>					
Milk cow .. .. .	89	2.78	8	1.42	
Milk buffalo .. .. .	110	2.39	5	0.99	
Curd .. .. .	9	0.04	1	0.01	
Lassi .. .. .	1	..	..	..	
Ghee-cow .. .. .	2	0.05	1	0.06	
Ghee-buffalo .. .. .	94	2.39	7	1.19	
Other milk and products .. .. .	1	0.03	..	..	
Sub-total: Milk and products ..	210	7.68	15	3.67	
<i>Condiments and spices</i>					
Salt .. .. .	221	0.14	11	0.03	
Turmeric .. .. .	221	0.19	11	0.05	
Chilly-green .. .. .	60	0.12	3	0.03	
Chilly-dry .. .. .	220	1.21	11	0.21	
Tamarind .. .. .	1	..	..	..	
Onion .. .. .	214	0.61	9	0.14	
Garlic .. .. .	207	0.34	7	0.05	
Coriander .. .. .	217	0.50	10	0.10	
Ginger .. .. .	26	0.04	2	0.02	
Methi .. .. .	4	..	..	..	
Mustard .. .. .	2	..	..	..	
Jira .. .. .	39	0.05	3	0.02	
Clove .. .. .	18	0.06	..	..	
Elachi .. .. .	10	0.01	1	..	
Mixed spices .. .. .	185	0.47	6	0.16	
Sub-total: Condiments and spices ..	221	3.74	11	0.81	
<i>Vegetables and products</i>					
Potato .. .. .	155	0.76	10	0.32	
Muli, turnip, radish .. .. .	4	0.01	..	..	
Other root vegetables .. .. .	1	..	..	..	
Brinjal .. .. .	99	0.22	7	0.09	
Cauliflower .. .. .	28	0.08	4	0.17	
Cabbage .. .. .	5	0.01	..	..	
Ladies finger .. .. .	36	0.13	2	0.04	
Tomato .. .. .	63	0.17	6	0.16	
Pumpkin .. .. .	25	0.04	1	..	
Gourd .. .. .	27	0.05	..	..	
Karela .. .. .	6	0.01	..	..	
Pea .. .. .	3	0.01	..	..	
Other vegetables .. .. .	86	1.03	2	0.05	
Palak .. .. .	25	0.05	1	..	
Menthi .. .. .	35	0.10	2	0.01	
Other leafy vegetables .. .. .	46	0.20	..	..	
Other vegetable products .. .. .	22	0.42	1	0.04	
Sub-total: Vegetables and products ..	220	3.29	11	0.88	

## APPENDIX II—contd.

	1	2	3	4	5
<i>Fruits and products</i>					
Banana, plantain .. .. .	34	0.13	3	0.05	
Orange .. .. .	10	0.06	..	..	
Lemon .. .. .	2	0.01	..	..	
Mango .. .. .	15	0.12	..	..	
Water-melon .. .. .	16	0.09	1	0.01	
Coconut .. .. .	8	0.03	2	0.07	
Papaya .. .. .	7	0.01	2	0.02	
Cashewnut .. .. .	1	..	..	..	
Apple .. .. .	3	0.02	1	0.06	
Kharbooza .. .. .	6	0.03	..	..	
Dried fruits .. .. .	5	0.02	1	0.02	
Other fruits .. .. .	24	0.22	5	0.13	
Other fruit products .. .. .	1	0.05	..	..	
Sub-total : Fruits and products ..	86	0.79	11	0.36	
<i>Sugar, honey, etc.</i>					
Sugar crystal .. .. .	209	2.96	14	0.93	
Sugar deshi .. .. .	5	0.07	..	..	
Gur .. .. .	119	0.62	3	0.05	
Honey .. .. .	1	0.01	..	..	
Others .. .. .	1	..	..	..	
Sub-total : Sugar, honey, etc. ..	222	3.66	14	0.98	
<i>Prepared meals, etc.</i>					
Meals .. .. .	29	2.62	22	15.51	
Snack saltish .. .. .	23	0.20	7	0.59	
Snack sweet .. .. .	25	0.37	5	0.83	
Hot drink tea .. .. .	181	3.14	24	4.09	
Cold drink .. .. .	1	..	..	..	
Sub-total: Prepared meals, etc. ..	196	6.33	27	21.02	
<i>Non-alcoholic beverages</i>					
Tea loaf .. .. .	189	1.01	11	0.46	
Sub-total : Non-alcoholic beverages ..	198	1.01	11	0.46	
<i>Pan, supari, etc.</i>					
Pan loaf .. .. .	152	0.86	3	0.07	
Pan finished .. .. .	150	1.87	19	1.98	
Supari .. .. .	162	3.37	7	0.28	
Lime .. .. .	65	0.02	..	..	
Katha .. .. .	152	0.59	4	0.04	
Others .. .. .	18	0.06	1	..	
Sub-total : Pan, supari, etc. ..	211	6.77	22	2.37	
<i>Tobacco and products</i>					
Bidi .. .. .	145	1.72	15	1.78	
Cigarette .. .. .	22	0.41	3	0.29	
Zarda, kimam, surti .. .. .	34	0.10	2	0.07	
Chewing tobacco .. .. .	30	0.08	2	0.06	
Smoking tobacco .. .. .	6	0.05	..	..	
Leaf tobacco .. .. .	62	0.14	..	..	
Hukka tobacco prepared .. .. .	2	0.01	..	..	
Sub-total : Tobacco and products ..	209	2.51	19	2.20	

## APPENDIX II—contd.

1					2	3	4	5
<i>Alcoholic beverages, etc.</i>								
Country liquor	..	..	..	..	17	0.53	2	1.17
Bhang	..	..	..	..	3	..	..	..
Sub-total: Alcoholic beverages					20	0.53	2	1.17
Total: Food, beverages, etc.					243	75.93	30	40.55
(i) Food	..	..	..	..	243	66.12	30	34.81
(ii) Tobacco, pan, supari and intoxicants	..					9.81		5.74
<i>Fuel and light</i>								
Firewood and chips	..	..	..	..	216	4.61	9	0.61
Coal and coke	..	..	..	..	9	0.26	2	0.25
Saw dust	..	..	..	..	4	0.01	..	..
Kerosene oil—fuel	..	..	..	..	36	0.05	5	0.10
Kerosene oil—lighting	..	..	..	..	204	1.02	18	0.43
Electricity—fuel	..	..	..	..	1	0.01	..	..
Electricity—lighting	..	..	..	..	22	0.38	2	0.14
Dung cake	..	..	..	..	16	0.17	..	..
Match box	..	..	..	..	231	0.59	24	0.54
Other lighting oil	..	..	..	..	1	..	..	..
Others	..	..	..	..	7	..	..	..
Total: Fuel and light					241	7.10	28	2.07
HOUSING								
<i>Rent for housing and watercharges</i>								
Residential house rent	..	..	..	..	143	4.98	19	4.63
House rent owned/free	..	..	..	..	99	4.80	11	2.85
Water charges	..	..	..	..	8	0.13	..	..
Sub-total: Rent for housing and water charges					242	9.91	30	7.48
<i>House repairs and upkeep</i>								
Repairs	..	..	..	..	1	0.04	..	..
White washing	..	..	..	..	1	..	..	..
Sub-total: House repairs and upkeep					2	0.04	..	..
<i>Furniture, etc.</i>								
Bedstead, cot	..	..	..	..	2	0.06	..	..
Mat, mattress, durrie	..	..	..	..	10	0.13	1	0.09
Chouki, takhat	..	..	..	..	1	0.08	..	..
Others	..	..	..	..	2	0.01	..	..
Repair and maintenance	..	..	..	..	1	0.01	..	..
Sub-total: Furniture, etc.					15	0.29	1	0.09

## APPENDIX II—contd.

	1	2	3	4	5
<i>Household appliances, etc.</i>					
Utensil-earthenware .. .. .	27	0.08	..	..	
Utensil-iron .. .. .	1	0.01	..	..	
Utensil-stainless steel .. .. .	1	0.01	1	0.10	
Utensil-bell metal .. .. .	1	0.01	..	..	
Utensil-aluminium .. .. .	10	0.10	..	..	
Utensil-brass .. .. .	5	0.13	..	..	
Glassware .. .. .	11	0.05	4	0.07	
Chinaware .. .. .	4	0.01	1	0.01	
Bucket .. .. .	1	0.02	1	0.17	
Broom .. .. .	60	0.04	4	0.02	
Cutlery .. .. .	37	0.09	1	..	
Kerosene stove .. .. .	1	0.11	1	0.76	
Lantern lamp .. .. .	4	0.01	..	..	
Household tools .. .. .	1	..	..	..	
Repair and maintenance .. .. .	2	0.01	..	..	
Sub-total: Household appliances, etc. ..	109	0.68	7	1.13	
<i>Household services</i>					
Domestic servant (ayah) .. .. .	1	0.03	..	..	
Cook .. .. .	3	0.02	..	..	
Sweeper .. .. .	200	0.98	18	0.38	
Others .. .. .	5	0.02	..	..	
Sub-total: Household services ..	205	1.05	18	0.38	
Total: Housing ..	242	11.97	30	9.08	
<i>CLOTHING, BEDDING, ETC.</i>					
<i>Ready-made clothing</i>					
Dhoti .. .. .	8	0.34	2	0.50	
Trousers .. .. .	1	0.05	1	0.36	
Half-pants .. .. .	1	0.01	..	..	
Bush-shirt .. .. .	4	0.08	3	0.52	
Shirt, kamiz, kurta .. .. .	3	0.06	..	..	
Ganji, banian .. .. .	9	0.10	3	0.18	
Sari .. .. .	10	0.39	..	..	
Blouse, choli .. .. .	1	0.02	..	..	
Bodice, brassiere .. .. .	1	0.01	..	..	
Dopatta, urani .. .. .	7	0.12	..	..	
Undergarment .. .. .	1	0.01	..	..	
Towel .. .. .	1	0.01	..	..	
Handkerchief .. .. .	1	..	1	0.02	
Sweater, pull-over .. .. .	2	0.07	..	..	
Other garments .. .. .	1	0.01	..	..	
Other clothing (miscellaneous) .. .. .	1	..	..	..	
Sub-total: Ready-made clothing ..	41	1.28	7	1.58	

## APPENDIX II—contd.

	1	2	3	4	5
<i>Non-ready-made clothing</i>					
Dhoti .. .. .	1	0.03	..	..	
Pyjama .. .. .	1	0.01	..	..	
Trousers .. .. .	3	0.07	..	..	
Half-pants .. .. .	2	0.04	..	..	
Jawahar coat, etc. .. .. .	1	0.01	..	..	
Bush-shirt .. .. .	2	0.05	..	..	
Shirt, kamij, kurta .. .. .	12	0.34	..	..	
Coat, overcoat .. .. .	1	0.03	..	..	
Sari .. .. .	2	0.12	..	..	
Blouse, choli .. .. .	5	0.07	..	..	
Petticoat .. .. .	2	0.04	..	..	
Salwar .. .. .	2	0.03	..	..	
Dopatta, urani .. .. .	7	0.13	..	..	
Frock .. .. .	2	0.13	..	..	
Undergarment .. .. .	1	0.03	..	..	
Long cloth .. .. .	39	1.31	3	0.72	
Mulmul .. .. .	4	0.22	..	..	
Satin .. .. .	2	0.11	..	..	
Poplin .. .. .	29	0.85	3	0.77	
Other shirting, etc. .. .. .	26	0.75	2	0.35	
Other cloth .. .. .	39	1.30	4	0.77	
Other clothing (miscellaneous) .. .. .	1	0.02	..	..	
Sub-total : Non-ready-made clothing .. .. .	96	5.59	9	2.61	
<i>Head wear</i>					
Turban .. .. .	2	0.04	..	..	
Cap .. .. .	13	0.08	..	..	
Sub-total: Head wear .. .. .	15	0.12	..	..	
<i>Bedding</i>					
Bedsheet .. .. .	5	0.14	1	0.26	
Durrie .. .. .	1	0.02	..	..	
Blanket, rug .. .. .	1	0.07	1	0.49	
Bedding cloth .. .. .	1	0.01	..	..	
Others .. .. .	8	0.29	..	..	
Sub-total: Bedding .. .. .	15	0.53	2	0.75	
<i>Foot wear</i>					
Shoe .. .. .	44	1.46	2	0.74	
Sandal .. .. .	7	0.24	..	..	
Chappal .. .. .	19	0.32	2	0.14	
Boot .. .. .	1	0.01	..	..	
Socks .. .. .	2	0.01	2	0.08	
Others .. .. .	1	0.01	..	..	
Sub-total: Foot wear .. .. .	53	2.05	5	0.96	

APPENDIX II—*contd.*

1	2	3	4	5
<i>Miscellaneous</i>				
Laundry .. .. .	7	0.08	3	0.22
Washerman .. .. .	67	0.84	11	0.91
Washing soap .. .. .	230	1.45	21	0.66
Soda .. .. .	109	0.17	2	0.01
Dyeing .. .. .	1	..	..	..
Tailoring, mending, etc. .. .. .	60	0.83	9	0.55
Others .. .. .	3	..	1	0.01
Repair, etc. (footwear) .. .. .	1	..	..	..
Others .. .. .	1	0.01	..	..
Sub-total : Miscellaneous .. .. .	242	3.38	29	2.36
Total : Clothing, bedding, etc. .. .. .	242	12.95	29	8.26
<b>MISCELLANEOUS</b>				
<i>Medical care</i>				
Doctor's fee .. .. .	1	0.01	..	..
Medicine .. .. .	68	2.14	5	0.93
Sub-total : Medical care .. .. .	68	2.15	5	0.93
<i>Personal care</i>				
Hair oil, etc. .. .. .	233	1.00	26	0.66
Hair, lotion, etc. .. .. .	1	0.01	1	0.05
Barber .. .. .	224	1.20	28	0.92
Snow, face cream, etc. .. .. .	20	0.09	4	0.13
Toilet soap .. .. .	152	0.45	17	0.43
Soap nut .. .. .	1	0.01	..	..
Comb, hair brush .. .. .	27	0.03	3	0.01
Mirror .. .. .	4	0.01	1	0.02
Face powder .. .. .	4	0.02	..	..
Tooth paste .. .. .	6	0.04	2	0.06
Tooth powder .. .. .	8	0.02	3	0.07
Tooth brush .. .. .	1	0.01	..	..
Blade .. .. .	117	0.15	17	0.15
Scent and perfume .. .. .	1	..	..	..
Others .. .. .	5	0.03	1	0.04
Sub-total : Personal care .. .. .	242	3.07	29	2.54
<i>Education and reading</i>				
School and college fees .. .. .	23	0.39	..	..
Books (school) .. .. .	15	0.31	..	..
Books (general) .. .. .	6	0.02	3	0.08
Stationery all kinds .. .. .	10	0.05	1	0.01
Private tuition .. .. .	9	0.23	..	..
Newspaper .. .. .	3	0.02	..	..
Periodical and journal .. .. .	1	0.01	1	0.07
Library charges .. .. .	3	0.01	..	..
Others .. .. .	1	0.10	..	..
Sub-total : Education and reading .. .. .	49	1.14	5	0.16

APPENDIX II—*contd.*

1	2	3	4	5
<i>Recreation, etc.</i>				
Cinema .. .. .	120	0·97	20	1·34
Toy .. .. .	4	0·02	..	..
Pet animal purchase .. .. .	2	0·04	..	..
Chance game, lottery .. .. .	1	0·01	1	0·06
Sub-total : Recreation, etc. ..	123	1·04	20	1·40
<i>Transport, etc.</i>				
Rail .. .. .	16	0·66	4	1·43
Bus .. .. .	27	0·40	5	0·23
Tram .. .. .	1	..	..	..
Horse-cab .. .. .	21	0·15	..	..
Bicycle hire .. .. .	13	0·06	1	0·07
Repair charges .. .. .	1	..	..	..
Postage .. .. .	37	0·08	9	2·03
Sub-total : Transport, etc. ..	78	1·35	16	1·96
<i>Subscription, etc.</i>				
Trade union .. .. .	136	0·19	11	0·11
Religious .. .. .	34	0·16	3	0·08
Gift and charity .. .. .	51	0·62	2	0·03
Other ceremonies .. .. .	14	1·57	..	..
Others .. .. .	2	..	..	..
Sub-total : Subscription, etc. ..	172	2·54	13	0·22
<i>Miscellaneous</i>				
Ornament glass .. .. .	87	0·50	..	..
Ornament plastic .. .. .	2	0·01	..	..
Fountain pen .. .. .	5	0·03	..	..
Other personal effects .. .. .	2	0·04	..	..
Repair and maintenance .. .. .	17	0·20	3	0·11
Other pocket expenses .. .. .	22	0·57	3	0·40
Other miscellaneous .. .. .	10	0·31	..	..
Sub-total : Miscellaneous ..	121	1·66	5	0·51
Total : Miscellaneous ..	12·95		7·72	
TOTAL : Consumption expenditure ..	120·90		67·68	
<i>(b) NON-CONSUMPTION EXPENDITURE</i>				
<i>Taxes</i>				
Municipal tax .. .. .	1	..	..	..
Sub-total : taxes ..	1	..	..	..
<i>Interest and remittances</i>				
Interest paid on loan .. .. .	23	0·68	1	0·05
Remittance .. .. .	14	1·56	12	10·22
Sub-total : Interest and remittances ..	36	2·24	12	10·27



APPENDIX II—*concl'd.*

1	2	3	4	5
<i>Savings and investments</i>				
Ornaments silver .. .. .	1	0.04	..	..
Life insurance premium .. .	2	0.04	1	0.14
Provident Fund contribution ..	127	2.66	12	1.82
Bank savings .. .. .	1	0.11	1	0.80
Others .. .. .	22	1.55	5	2.89
Sub-total : Savings and investments ..	140	4.40	17	5.65
<i>Debts repaid</i>				
Debts repaid .. .. .	42	4.43	2	0.53
Sub-total : Debts repaid ..	42	4.43	2	0.53
TOTAL : Non-consumption expenditure ..		11.07		16.45
<b>SUMMARY</b>				
<i>(a) Consumption expenditure</i>				
Food .. .. .	243	66.12	30	34.81
Tobacco, pan, supari and intoxicants ..		9.81		5.74
Fuel and light .. .. .	241	7.10	28	2.07
Housing .. .. .	242	11.97	30	9.08
Clothing, bedding, etc. .. ..	242	12.95	29	8.26
Miscellaneous .. .. .		12.95		7.72
Total ..		120.90		67.68
<i>(b) Non-consumption expenditure</i>				
Taxes, interest and litigation ..	23	0.68	1	0.05
Remittance to dependants .. ..	14	1.56	12	10.22
Savings and investments .. .. .	140	4.40	17	5.65
Debts repaid .. .. .	159	4.43	18	0.53
Total ..		11.07		16.45





